

SUMMARY OF REVISIONS

The following table summarizes the changes contained in this revision.

Item	Description
<i>Inflation Coverage</i>	<i>Introduced Inflation Coverage rule.</i>

Throughout this manual, ***bold italics*** font indicates information that is not displayed in the Agents manual.

RULES

The rules, rates, and premiums in this manual govern the writing of all Homeowners policies. The rules and rates filed by or on behalf of the Company for each coverage shall govern in all cases not specifically provided for in these rules.

CANCELLATION

When a policy is cancelled, the annual premium that applies to the policy period multiplied by the pro rata factor is returned to the insured.

Calculate the pro rata factor as follows:

- A. Compute the number of days left in the annual term until the policy expires (for example, 122 days).
- B. Divide the number of days by 365 (days in a year) and round to 3 decimal places. This produces the pro rata factor. A few examples may help:

Number of Days	Divided By	Pro Rata Factor
360	365	0.986
240	365	0.658
122	365	0.334
73	365	0.200
34	365	0.093

CONSTRUCTION CLASSIFICATIONS

A. Frame

A dwelling with exterior walls of combustible construction (including walls with metal, stucco, or metal lath and plaster on combustible supports) is classified as frame.

B. Masonry

A dwelling with exterior walls of brick, concrete, concrete block, adobe, tile, or other masonry materials is classified as masonry.

C. Masonry Veneer

A dwelling with walls of combustible construction veneered with masonry materials is classified as masonry veneer.

D. Fire Resistive

A building with walls, floor, and roof constructed entirely of masonry or fire resistive materials with a Fire Resistance rating of not less than one hour is classified as fire resistive.

E. Mixed Construction

A dwelling shall be classified as frame construction when the wall area of frame construction (excluding gables) exceeds 33 1/3% of the total wall area.

F. Log Construction

A dwelling with walls - and in some cases, structural framing members used to support multiple stories or the roof - made of logs, i.e. have not been milled into conventional lumber.

ELIGIBILITY

A. Homeowners Policy

1. A dwelling occupied by the owner and used principally for private residential purposes. The dwelling can have one or two living units, but cannot have more than five roomers or boarders per living unit.
2. A single family unit within a row house, town house, condominium or cooperative occupied by the owner and used principally for private residential purposes.
3. A new dwelling that is under construction for one or two living units to be occupied by the owner.
4. A secondary dwelling, including seasonal dwellings, occupied by the owner and used principally for private residential purposes.

B. Renters Policy

1. The tenant of any dwelling, apartment, condominium or cooperative unit.
2. The owner, who is also an occupant, of a dwelling or building containing an apartment that is not eligible for another Homeowners form.
3. The owner of a cooperative unit, provided:
 - a. The portion of the premises occupied as living quarters is used principally for private residential purposes.
 - b. This portion is not occupied by more than one additional family or more than two roomers or boarders.
 - c. This portion is designated by an apartment number or other positive identification.

C. Condominium Unitowners Policy

1. Owner occupied units, including seasonal units, which are part of a community association organized under condominium, cooperative, town house or planned development form of ownership and where provision has been made for a master policy covering the residential building(s) real property exposure. The unit must be used principally for private residential purposes.
2. Rental or investment units in an association as described in 1. if occasionally occupied by the owner. The named insured must be an individual. Partnerships, corporations or similar legal entities are not eligible for Homeowners coverage.

Note: The term "owner" includes persons purchasing a dwelling, such as under a mortgage agreement or contract of sale.

INFLATION COVERAGE

If Inflation Coverage applies to the policy, the limit of liability specified in the Declarations applicable to Coverage A shall be increased at the same rate as the increase in the appropriate index produced by Xactware Solutions, Inc.

MID-TERM CHANGES

Changes that affect coverage or a risk characteristic used in rating the policy may be made during the policy term, unless otherwise stated in this manual. Mid-term changes to take advantage of a new discount or charge **or** a rate or classification change implemented by the company during the policy term are **not** permitted.

If a different premium is required for the remainder of the current policy term, the additional or return premium is to be computed pro rata unless otherwise stated in this manual.

MINIMUM PREMIUMS

The annual minimum premium is shown below.

Policy Form	Minimum Premium
Homeowners	\$250
Renters and Condominium Unitowners	\$115

OTHER INSURANCE

Other insurance covering the same property is permitted only when the other insurance is for perils not covered by the policy (for example, Flood Insurance).

POLICY PERIOD AND PREMIUM PAYMENT

All premiums and rates shown in this manual are on an annual term basis. All policies are initially written for a one year term and are then automatically renewed annually. The rates on renewals will be those rates in effect at that time.

RESTRICTION OF COVERAGE

The named insured can request a restriction on an individual policy. The circumstances or exposure must be so unusual that without the restriction the policy would not be issued. No reduction from the prescribed rate and minimum premium is allowed. Refer each request to the Company.

ROUNDING OF PREMIUMS

Any computations for additional coverages or additional amounts of insurance are to be rounded separately to the nearest dollar. Fifty cents or more is to be considered as a dollar.

TRANSFER

Transfer of the policy to another location within the state is allowed provided the new location meets eligibility requirements. Transfers are subject to any necessary adjustment of premium.

ZONES

This section provides the rules for the assignment of the zone and subzone.

ZONE DEFINITIONS

Refer to Company for ZIP Codes not listed.

ZIP Code	County	Zone	Subzone	Description
35004		45	06	
35005		48	08	
35006	JEFFERSON	48	06	
35006	TUSCALOOSA	45	12	
35006	WALKER	47	06	
35007		43	09	
35010		45	04	
35011		45	04	
35013		45	12	
35014		45	19	
35015		44	10	
35016	BLOUNT	45	14	
35016	CULLMAN	53	10	
35016	MARSHALL	53	10	
35016	MORGAN	53	10	
35019		53	08	
35020		46	11	
35021		46	11	
35022	JEFFERSON	44	11	
35022	SHELBY	43	14	
35023		44	11	
35031	BLOUNT	45	13	
35031	CULLMAN	53	10	
35032		45	12	
35033	CULLMAN	53	12	
35033	WALKER	47	11	
35034		45	13	
35035	BIBB	45	10	
35035	CHILTON	45	10	
35035	SHELBY	43	15	
35038		47	12	
35040	CHILTON	45	07	
35040	SHELBY	43	14	

ZONES

ZIP Code	County	Zone	Subzone	Description
35042		45	14	
35043		43	10	
35044		45	12	
35045		45	13	
35046		45	14	
35048		44	07	
35049		45	14	
35051		43	13	
35052		45	11	
35053	CULLMAN	53	10	
35053	WINSTON	47	07	
35054		45	13	
35055		53	04	
35056		53	04	
35057		53	07	
35058		53	05	
35060		48	08	
35061		46	02	
35062	JEFFERSON	48	09	
35062	WALKER	47	08	
35063	BLOUNT	45	14	
35063	JEFFERSON	46	09	
35063	WALKER	47	07	
35064		46	09	
35068		44	11	
35070		53	09	
35071		44	06	
35072		45	15	
35073		46	07	
35074		45	13	
35077		53	09	
35078		43	16	
35079		45	14	
35080		43	10	
35082		45	15	
35083		53	08	
35085		45	11	
35087		53	08	
35089		45	19	
35091		48	03	
35094	JEFFERSON	44	11	

ZONES

ZIP Code	County	Zone	Subzone	Description
35094	ST CLAIR	45	09	
35094	SHELBY	43	13	
35096		45	15	
35097		45	12	
35098	CULLMAN	53	10	
35098	WINSTON	47	07	
35111	BIBB	45	11	
35111	JEFFERSON	44	11	
35111	TUSCALOOSA	45	11	
35112		45	10	
35114		43	10	
35115	BIBB	45	05	
35115	CHILTON	45	05	
35115	SHELBY	43	10	
35116		44	05	
35117		44	07	
35118		46	09	
35119		44	06	
35120		45	10	
35121		45	12	
35123		44	09	
35124		43	10	
35125		45	12	
35126	BLOUNT	45	07	
35126	JEFFERSON	44	09	
35127		44	09	
35128	ST CLAIR	45	11	
35128	SHELBY	43	14	
35130	JEFFERSON	48	10	
35130	WALKER	47	12	
35131		45	16	
35133		45	12	
35135		45	15	
35136		45	17	
35137		43	09	
35139		44	06	
35142		44	11	
35143		43	14	
35146	BLOUNT	45	13	
35146	JEFFERSON	44	13	
35146	ST CLAIR	45	13	

ZONES

ZIP Code	County	Zone	Subzone	Description
35147		43	12	
35148	JEFFERSON	48	10	
35148	WALKER	47	08	
35149		45	13	
35150		45	13	
35151		45	13	
35160		45	11	
35161		45	11	
35171		45	11	
35172	BLOUNT	45	16	
35172	JEFFERSON	48	09	
35173	JEFFERSON	44	07	
35173	ST CLAIR	45	07	
35175		53	07	
35176		43	16	
35178	ST CLAIR	45	11	
35178	SHELBY	43	14	
35179		53	07	
35180	BLOUNT	45	10	
35180	JEFFERSON	48	03	
35181		44	07	
35182		45	12	
35183		45	20	
35184		45	14	
35185		43	16	
35186		43	14	
35187		43	13	
35188		45	13	
35201		44	11	
35202		46	05	
35203		44	11	
35204		46	07	
35205		44	05	
35206		46	13	
35207		46	05	
35208		46	08	
35209		44	01	
35210		44	10	
35211		46	09	
35212		46	07	
35213		44	01	

ZONES

ZIP Code	County	Zone	Subzone	Description
35214		46	12	
35215		44	12	
35216	JEFFERSON	44	04	
35216	SHELBY	43	10	
35217		46	12	
35218		46	07	
35219		44	01	
35220		44	12	
35221		46	12	
35222		44	07	
35223		44	01	
35224		46	06	
35226		44	06	
35228		46	11	
35229		44	02	
35231		46	12	
35233		44	09	
35234		46	04	
35235		44	10	
35236		44	08	
35237		46	10	
35238		43	08	
35242	JEFFERSON	44	05	
35242	SHELBY	43	08	
35243	JEFFERSON	44	07	
35243	SHELBY	43	11	
35244	JEFFERSON	44	08	
35244	SHELBY	43	08	
35253		44	01	
35254		46	07	
35255		44	05	
35259		44	01	
35260		44	06	
35261		46	13	
35266		44	04	
35283		44	11	
35401		45	09	
35402		45	09	
35403		45	09	
35404		45	09	
35405		45	06	

ZONES

ZIP Code	County	Zone	Subzone	Description
35406		45	06	
35407		45	06	
35440		45	15	
35441		45	19	
35442		45	11	
35443		45	14	
35444	JEFFERSON	48	03	
35444	TUSCALOOSA	45	10	
35446		45	10	
35447		45	11	
35448		45	13	
35449		45	10	
35452		45	10	
35453		45	10	
35456		45	07	
35457		45	12	
35458		45	11	
35459		45	19	
35460		45	20	
35461		45	19	
35462		45	13	
35463		45	06	
35464		45	16	
35466		45	13	
35468		45	15	
35469		45	11	
35470		45	11	
35471		45	19	
35473		45	09	
35474		45	09	
35475		45	04	
35476		45	10	
35477		45	17	
35478		45	15	
35480		45	10	
35481		45	13	
35482		45	04	
35486		45	10	
35490		45	15	
35491		45	13	
35501		47	14	

ZONES

ZIP Code	County	Zone	Subzone	Description
35502		47	14	
35503		47	11	
35504		47	09	
35540	CULLMAN	53	11	
35540	LAWRENCE	47	08	
35540	WINSTON	47	08	
35541	CULLMAN	53	21	
35541	WINSTON	47	18	
35542		45	20	
35543		47	11	
35544		45	20	
35545		45	15	
35546	FAYETTE	45	15	
35546	TUSCALOOSA	45	15	
35546	WALKER	47	07	
35548		47	12	
35549	FAYETTE	45	17	
35549	WALKER	47	16	
35550		47	11	
35551		47	11	
35552	LAMAR	45	14	
35552	MARION	47	10	
35553		47	14	
35554	FAYETTE	45	16	
35554	MARION	47	14	
35554	WALKER	47	14	
35555		45	15	
35559		45	15	
35560		47	14	
35563	FAYETTE	45	14	
35563	LAMAR	45	14	
35563	MARION	47	09	
35564		47	16	
35565		47	11	
35570		47	11	
35571		47	09	
35572		47	18	
35573		47	15	
35574		45	16	
35575		47	13	
35576		45	15	

ZONES

ZIP Code	County	Zone	Subzone	Description
35577		47	13	
35578		47	13	
35579		47	16	
35580		47	14	
35581		47	09	
35582		47	08	
35584		47	09	
35585		47	18	
35586		45	14	
35587		47	21	
35592		45	14	
35593		47	10	
35594	FAYETTE	45	15	
35594	MARION	47	12	
35601		53	05	
35602		53	05	
35603	LAWRENCE	47	04	
35603	MORGAN	53	05	
35609		53	05	
35610	LAUDERDALE	55	13	
35610	LIMESTONE	51	15	
35611		51	09	
35612		51	09	
35613		51	10	
35614		51	12	
35615		51	12	
35616		55	12	
35617		55	09	
35618		47	12	
35619	CULLMAN	53	12	
35619	LAWRENCE	47	09	
35619	MORGAN	53	12	
35620		51	15	
35621		53	07	
35622		53	07	
35630		55	08	
35631		55	08	
35632		55	08	
35633		55	09	
35634		55	11	
35640		53	05	

ZONES

ZIP Code	County	Zone	Subzone	Description
35643		47	18	
35645		55	10	
35646		55	13	
35647		51	18	
35648		55	12	
35649		51	10	
35650		47	13	
35651		47	11	
35652	LAUDERDALE	55	12	
35652	LIMESTONE	51	15	
35653	COLBERT	55	12	
35653	FRANKLIN	47	05	
35654	COLBERT	55	14	
35654	FRANKLIN	47	07	
35654	LAWRENCE	47	07	
35660		55	09	
35661		55	10	
35662		55	10	
35670		53	06	
35671		51	12	
35672	COLBERT	55	16	
35672	LAWRENCE	47	08	
35673	LAWRENCE	47	06	
35673	MORGAN	53	09	
35674		55	09	
35677		55	12	
35739		51	11	
35740		53	17	
35741		51	07	
35742		51	09	
35744		53	16	
35745		53	21	
35746		53	21	
35747		53	10	
35748	JACKSON	53	06	
35748	MADISON	51	12	
35749		51	10	
35750		51	11	
35751		53	21	
35752		53	17	
35754		53	04	

ZONES

ZIP Code	County	Zone	Subzone	Description
35755		53	21	
35756		51	10	
35757		51	09	
35758		51	08	
35759		51	15	
35760	MADISON	51	13	
35760	MARSHALL	53	07	
35761		51	15	
35762		51	15	
35763		51	12	
35764		53	21	
35765		53	17	
35766		53	21	
35767		51	10	
35768		53	14	
35769		53	14	
35771		53	13	
35772		53	17	
35773		51	10	
35774		53	21	
35775		53	05	
35776	JACKSON	53	12	
35776	MADISON	51	18	
35776	MARSHALL	53	12	
35801		51	06	
35802		51	07	
35803		51	07	
35804		51	06	
35805		51	10	
35806		51	09	
35807		51	10	
35808		51	10	
35810		51	15	
35811		51	10	
35812		51	08	
35813		51	08	
35814		51	10	
35815		51	07	
35816		51	10	
35824		51	08	
35896		51	08	

ZONES

ZIP Code	County	Zone	Subzone	Description
35897		51	10	
35901	CHEROKEE	53	09	
35901	ETOWAH	45	13	
35902		45	13	
35903	CHEROKEE	53	10	
35903	ETOWAH	45	13	
35904		45	11	
35905		45	13	
35906		45	12	
35907		45	13	
35950		53	11	
35951		53	12	
35952		45	13	
35953		45	15	
35954	DEKALB	53	09	
35954	ETOWAH	45	12	
35956	ETOWAH	45	14	
35956	MARSHALL	53	10	
35957	BLOUNT	45	14	
35957	DEKALB	53	11	
35957	ETOWAH	45	14	
35957	MARSHALL	53	11	
35958		53	21	
35959		53	15	
35960		53	12	
35961	CHEROKEE	53	13	
35961	DEKALB	53	13	
35961	ETOWAH	45	16	
35962		53	15	
35963		53	21	
35964		53	12	
35966		53	20	
35967		53	10	
35968		53	12	
35971		53	13	
35972		45	14	
35973		53	11	
35974		53	16	
35975		53	21	
35976	BLOUNT	45	15	
35976	CULLMAN	53	10	

ZONES

ZIP Code	County	Zone	Subzone	Description
35976	MARSHALL	53	10	
35978		53	16	
35979		53	21	
35980	BLOUNT	45	15	
35980	MARSHALL	53	12	
35981		53	20	
35983		53	09	
35984		53	21	
35986		53	12	
35987		45	13	
35988		53	15	
35989		53	17	
35990		45	13	
36003		45	12	
36005		31	15	
36006		45	13	
36008		45	08	
36009		31	10	
36010	COFFEE	21	07	
36010	DALE	21	07	
36010	PIKE	31	07	
36013		45	04	
36015		31	08	
36016		31	08	
36017		31	10	
36020		45	08	
36022		45	09	
36023		45	10	
36024		45	07	
36025		45	06	
36026		45	12	
36027	BARBOUR	31	06	
36027	HENRY	21	11	
36027	RUSSELL	31	06	
36028	COVINGTON	21	23	
36028	CRENSHAW	31	16	
36029	BULLOCK	31	15	
36029	MACON	45	19	
36029	MONTGOMERY	31	15	
36030		31	15	
36031		45	22	

ZONES

ZIP Code	County	Zone	Subzone	Description
36032	BUTLER	31	11	
36032	LOWNDES	45	14	
36033	BUTLER	31	08	
36033	CONECUH	21	07	
36033	MONROE	21	07	
36034		31	11	
36035		31	10	
36036	CRENSHAW	31	08	
36036	MONTGOMERY	45	09	
36037		31	04	
36038		21	23	
36039		45	19	
36040		45	15	
36041	CRENSHAW	31	15	
36041	MONTGOMERY	45	19	
36042		31	15	
36043		45	19	
36045		45	08	
36046	CRENSHAW	31	15	
36046	MONTGOMERY	45	19	
36047		45	11	
36048		31	07	
36049		31	07	
36051		45	19	
36052	BULLOCK	31	17	
36052	MONTGOMERY	45	19	
36053		31	10	
36054		45	05	
36057		45	06	
36061		31	15	
36062		31	07	
36064		45	06	
36065		45	11	
36066		45	05	
36067		45	08	
36068		45	08	
36069	BULLOCK	31	09	
36069	MONTGOMERY	45	11	
36069	PIKE	31	09	
36071		31	06	
36072		31	06	

ZONES

ZIP Code	County	Zone	Subzone	Description
36075		45	19	
36078		45	08	
36079	COFFEE	21	08	
36079	PIKE	31	05	
36080		45	19	
36081		31	05	
36082		31	05	
36083		45	07	
36087		45	09	
36088		45	09	
36089	BULLOCK	31	10	
36089	MACON	45	11	
36091		45	14	
36092		45	09	
36093		45	07	
36101		45	03	
36102		45	03	
36103		45	03	
36104		45	03	
36105		45	11	
36106		45	07	
36107		45	03	
36108		45	11	
36109		45	03	
36110		45	06	
36111		45	07	
36112		45	11	
36113		45	10	
36114		45	03	
36115		45	09	
36116		45	11	
36117		45	03	
36119		45	03	
36120		45	07	
36121		45	03	
36123		45	07	
36124		45	03	
36125		45	11	
36201		45	10	
36202		45	08	
36203		45	08	

ZONES

ZIP Code	County	Zone	Subzone	Description
36204		45	08	
36205		45	12	
36206		45	09	
36207		45	08	
36250		45	14	
36251		45	10	
36253		45	10	
36254		45	08	
36255		45	19	
36256		45	14	
36257		45	08	
36258		45	19	
36260		45	10	
36261		45	10	
36262		45	15	
36263		45	11	
36264		45	10	
36265		45	12	
36266		45	09	
36268		45	19	
36269		45	20	
36271		45	15	
36272	CALHOUN	45	14	
36272	CHEROKEE	53	12	
36272	CLEBURNE	45	14	
36272	ETOWAH	45	14	
36273		45	11	
36274		45	11	
36275		53	12	
36276		45	14	
36277		45	10	
36278		45	09	
36279		45	11	
36280		45	14	
36301		21	07	
36302		21	06	
36303		21	06	
36304		21	06	
36305		21	07	
36310		21	13	
36311	BARBOUR	31	08	

ZONES

ZIP Code	County	Zone	Subzone	Description
36311	COFFEE	21	09	
36311	DALE	21	09	
36312		21	07	
36313		21	14	
36314		21	20	
36316		21	20	
36317		21	23	
36318		21	16	
36319		21	08	
36320		21	08	
36321		21	08	
36322		21	06	
36323		21	08	
36330		21	07	
36331		21	07	
36340		21	07	
36343		21	20	
36344		21	07	
36345		21	08	
36346		21	23	
36349		21	15	
36350		21	09	
36351		21	08	
36352		21	08	
36353		21	12	
36360		21	08	
36361		21	08	
36362		21	10	
36370		21	20	
36371		21	09	
36373		21	23	
36374	BARBOUR	31	10	
36374	DALE	21	16	
36375		21	05	
36376		21	08	
36401		21	12	
36420		21	14	
36421		21	14	
36425		21	12	
36426		21	12	
36427		21	12	

ZONES

ZIP Code	County	Zone	Subzone	Description
36429		21	12	
36432		21	11	
36435		31	19	
36436		21	16	
36439		21	10	
36441		21	11	
36442		21	12	
36444		21	23	
36445		21	12	
36446		21	17	
36449		21	11	
36451		21	16	
36453		21	10	
36454		21	23	
36455		21	12	
36456	BUTLER	31	10	
36456	CONECUH	21	16	
36456	COVINGTON	21	16	
36456	MONROE	21	16	
36457		21	12	
36458		21	12	
36460		21	10	
36461		21	10	
36467		21	10	
36470		21	10	
36471		21	11	
36473		21	23	
36474		21	16	
36475		21	16	
36476		21	14	
36477		21	12	
36480		21	13	
36481		21	14	
36482		21	23	
36483		21	23	
36501		21	10	
36502		21	11	
36504		21	11	
36505		10	14	
36507		19	12	
36509		17	12	

ZONES

ZIP Code	County	Zone	Subzone	Description
36511		17	07	
36512		23	10	
36513		23	14	
36515		21	16	
36518		23	13	
36521		10	15	
36522		23	13	
36523		17	11	
36524		21	19	
36525		10	13	
36526		17	13	BEACH AREA
36526		19	12	REMAINDER OF ZIP CODE
36527		17	13	BEACH AREA
36527		19	15	REMAINDER OF ZIP CODE
36528		17	10	
36529		23	16	
36530		17	11	BEACH AREA
36530		19	09	REMAINDER OF ZIP CODE
36532		17	13	BEACH AREA
36532		19	10	REMAINDER OF ZIP CODE
36533		17	13	
36535		17	11	BEACH AREA
36535		19	10	REMAINDER OF ZIP CODE
36536		19	10	
36538		23	14	
36539		23	17	
36540		21	23	
36541		10	14	REMAINDER OF ZIP CODE
36541		17	12	BEACH AREA
36542		17	12	BEACH AREA
36542		19	11	REMAINDER OF ZIP CODE
36543		21	11	
36544		10	12	REMAINDER OF ZIP CODE
36544		17	13	BEACH AREA
36545		21	16	
36547		17	12	
36548		23	13	
36549		17	11	BEACH AREA
36549		19	11	REMAINDER OF ZIP CODE
36550		21	23	
36551		17	15	BEACH AREA

ZONES

ZIP Code	County	Zone	Subzone	Description
36551		19	13	REMAINDER OF ZIP CODE
36553		23	14	
36555		17	12	BEACH AREA
36555		19	13	REMAINDER OF ZIP CODE
36556		23	14	
36558		23	12	
36559		17	13	
36560		23	10	
36561		17	09	
36562		21	16	
36564		17	13	
36567		19	12	
36568		10	12	REMAINDER OF ZIP CODE
36568		17	13	BEACH AREA
36569		23	14	
36571		10	11	
36572		10	11	
36574		19	16	
36575		10	12	
36576		19	10	
36577		17	13	BEACH AREA
36577		19	12	REMAINDER OF ZIP CODE
36578		19	13	
36579		21	23	
36580		17	11	BEACH AREA
36580		19	10	REMAINDER OF ZIP CODE
36581		23	15	
36582		10	12	REMAINDER OF ZIP CODE
36582		17	13	BEACH AREA
36583		23	16	
36584		23	17	
36585		23	15	
36587		10	13	
36590		10	12	
36601		10	10	REMAINDER OF ZIP CODE
36601		17	08	BEACH AREA
36602		10	10	REMAINDER OF ZIP CODE
36602		17	08	BEACH AREA
36603		10	08	
36604		10	10	REMAINDER OF ZIP CODE
36604		17	10	BEACH AREA

ZONES

ZIP Code	County	Zone	Subzone	Description
36605		10	09	REMAINDER OF ZIP CODE
36605		17	09	BEACH AREA
36606		10	08	REMAINDER OF ZIP CODE
36606		17	07	BEACH AREA
36607		10	08	
36608		10	11	REMAINDER OF ZIP CODE
36608		17	11	BEACH AREA
36609		10	11	REMAINDER OF ZIP CODE
36609		17	10	BEACH AREA
36610		10	07	
36611		10	09	
36612		10	08	
36613		10	10	
36615		17	10	
36616		10	08	
36617		10	06	
36618		10	09	
36619		10	11	REMAINDER OF ZIP CODE
36619		17	13	BEACH AREA
36633		10	10	REMAINDER OF ZIP CODE
36633		17	08	BEACH AREA
36640		10	08	
36652		10	10	REMAINDER OF ZIP CODE
36652		17	08	BEACH AREA
36660		10	08	REMAINDER OF ZIP CODE
36660		17	07	BEACH AREA
36663		10	10	
36670		10	08	
36671		10	09	
36685		10	11	
36688		10	10	
36689		10	11	REMAINDER OF ZIP CODE
36689		17	11	BEACH AREA
36691		10	11	
36693		10	11	REMAINDER OF ZIP CODE
36693		17	14	BEACH AREA
36695		10	12	
36701		45	12	
36702		45	12	
36703		45	11	
36720		31	21	

ZONES

ZIP Code	County	Zone	Subzone	Description
36721		33	20	
36722	MARENGO	33	20	
36722	WILCOX	31	20	
36723		31	21	
36726		31	11	
36727		21	24	
36728		31	21	
36732		33	07	
36736		33	18	
36738		33	13	
36740		45	15	
36741		31	16	
36742	HALE	45	19	
36742	MARENGO	33	15	
36744		45	14	
36745		33	07	
36748		33	09	
36749		45	19	
36750		45	12	
36751	CLARKE	21	24	
36751	MONROE	21	24	
36751	WILCOX	31	22	
36752		45	15	
36753		31	16	
36754		33	17	
36756		45	13	
36758		45	13	
36759		45	19	
36761		45	20	
36762		21	25	
36763		33	09	
36764		33	13	
36765		45	19	
36766		31	16	
36767		45	15	
36768		31	16	
36769	MARENGO	33	12	
36769	WILCOX	31	11	
36773	DALLAS	45	21	
36773	MARENGO	33	16	
36775		45	19	

ZONES

ZIP Code	County	Zone	Subzone	Description
36776		45	20	
36782		33	13	
36783	MARENGO	33	13	
36783	WILCOX	31	07	
36784	CLARKE	21	17	
36784	MARENGO	33	10	
36784	WILCOX	31	09	
36785		45	19	
36786	HALE	45	19	
36786	MARENGO	33	18	
36786	PERRY	45	19	
36790		45	13	
36792		45	15	
36793		45	19	
36801	CHAMBERS	45	07	
36801	LEE	41	10	
36801	MACON	45	07	
36802		41	10	
36803		41	10	
36804	LEE	41	09	
36804	MACON	45	07	
36804	RUSSELL	45	07	
36830	LEE	41	05	
36830	MACON	45	02	
36831		41	05	
36832	LEE	41	07	
36832	MACON	45	04	
36849		41	10	
36850	CHAMBERS	45	14	
36850	LEE	41	12	
36850	TALLAPOOSA	45	14	
36851		45	19	
36852	CHAMBERS	45	10	
36852	LEE	41	12	
36853		45	06	
36854	CHAMBERS	45	11	
36854	LEE	41	12	
36855		45	19	
36856		45	08	
36858		45	19	
36859		45	10	

ZONES

ZIP Code	County	Zone	Subzone	Description
36860		45	15	
36861		45	06	
36862		45	14	
36863		45	13	
36865		41	05	
36866	LEE	41	12	
36866	MACON	45	09	
36866	TALLAPOOSA	45	09	
36867	LEE	41	10	
36867	RUSSELL	45	07	
36868		45	07	
36869		45	09	
36870	LEE	41	12	
36870	RUSSELL	45	12	
36871		45	19	
36872	CHAMBERS	45	11	
36872	LEE	41	12	
36874	LEE	41	14	
36874	RUSSELL	45	13	
36875		45	11	
36877	LEE	41	15	
36877	RUSSELL	45	10	
36879	CHAMBERS	45	19	
36879	LEE	41	17	
36879	TALLAPOOSA	45	19	
36901		45	09	
36904		33	09	
36907		45	11	
36908		33	11	
36910		33	07	
36912	CHOCTAW	33	15	
36912	SUMTER	45	19	
36913		33	11	
36915		33	18	
36916		33	07	
36919	CHOCTAW	33	18	
36919	WASHINGTON	23	13	
36921		33	09	
36922	CHOCTAW	33	15	
36922	SUMTER	45	19	
36925		45	09	

ZONE/SUBZONE ASSIGNMENT

For ZIP Codes not listed on the Zone/Subzone definition pages, the following rules apply in the assignment of the zone and subzone. Refer to Home Office for administration of these rules.

- A. A ZIP Code or geographic area omitted from the Zone/Subzone definition pages will be assigned to the lowest rated contiguous zone and subzone.*
- B. If a new ZIP Code is created, it will be assigned to the lowest rated zone and subzone of the ZIP Codes that formerly constituted the new ZIP Code's geographic area, subject to a 15% policy distribution minimum.*
- C. When an existing ZIP Code boundary changes, policies will be assigned to the zone and subzone of their revised ZIP Code.*

HOMEOWNERS

This section provides details on coverages and rating for the Homeowners policy form, including the information necessary to develop the basic premiums.

COVERAGES - HOMEOWNERS

The policy contains two sections, each with various coverages.

1. Section I - Physical Damage Coverages

Coverages	Details	Minimums or Amounts
Coverage A - Dwelling	Applies to the described dwelling	100% of Replacement Cost is suggested *
Dwelling Extension	Applies to other structures on premises	10% of Coverage A amount
Coverage B - Personal Property	Applies to personal property	75% of Coverage A amount *
Types of Personal Property	Computers and Equipment	\$5,000
	Money, Bank Notes, and Coins	\$200
	Property used in a business	\$1,500 on premises (\$750 off premises)
	Securities, Accounts, and Deeds	\$1,000
	Watercraft and Equipment	\$1,500
	Trailers not used with Watercraft	\$1,500
	Jewelry and Furs (Theft)	\$2,500 (\$1,500 per item) *
	Stamps, Trading Cards, and Comic Books	\$2,500
	Firearms (Theft)	\$2,500
	Area Rugs (Theft)	\$10,000 (\$5,000 per item)
	Silverware and Goldware (Theft)	\$2,500
	Personal Conveyances	\$500
Coverage C - Loss of Use	Additional Living Expense	Actual loss sustained within 24 months
	Fair Rental Value	Actual loss sustained within 12 months
Additional Coverages	Arson Reward	\$1,000
	Building Ordinance or Law	10% of Coverage A amount
	Collapse	
	Credit Card and Forgery	\$1,000
	Debris Removal	
	Fire Department Service Charge	\$500
	Lock Rekeying	
	Power Interruption	
	Property Removed	
	Refrigerated Products	Coverage B Limit
	Temporary Repairs	
	Trees, Shrubs, and Landscaping	\$750
	Volcanic Action	

HOMEOWNERS

* If the dwelling is insured for less than 80% of Replacement Cost, the basic Coverage B limit is 55% of Coverage A and the Special Theft limit on Jewelry and Furs is \$1,000.

Coverage A and B limits are subject to Inflation Coverage. For available options, see the Options section.

2. Section II - Liability Coverages

Coverages	Details	Minimums or Amounts
Coverage L - Personal Liability	Includes Comprehensive Personal Liability	\$100,000 minimum
Coverage M - Medical Payments	Medical Payments to Others	\$1,000 minimum
Additional Coverages	Damage to Property of Others	\$500
	Claim Expenses	
	First Aid Expenses	

For available options, see the Options section.

LOSSES INSURED - HOMEOWNERS

1. Section I

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1, there are three coverages under Section I.

- Coverage A - Dwelling
- Coverage B - Personal Property
- Coverage C - Loss of Use

Listed below are the losses that are insured:

Losses Insured	Protection Provided	
	Coverage A & C	Coverage B
Fire or Lightning	Accidental Direct Physical Loss (with certain exclusions)	Yes
Windstorm or Hail		Yes
Explosion		Yes
Riot or Civil Commotion		Yes
Aircraft		Yes
Vehicles		Yes
Smoke		Yes
Vandalism or Malicious Mischief		Yes
Breakage of Glass		Yes
Theft		Yes
Falling Objects		Yes
Weight of Ice, Snow or Sleet		Yes
Accidental Discharge of Water or Steam		Yes
Sudden, Accidental tearing etc. of Water Heating Systems or Appliances		Yes
Freezing of Plumbing		Yes

Losses Insured	Protection Provided	
	Coverage A & C	Coverage B
Damage from Artificially Generated Electricity		Yes

2. Section II

Section II Liability includes coverage for bodily injury or property damage and defense costs associated with a suit brought against an insured.

LOSS SETTLEMENT (SECTION I) - HOMEOWNERS

The loss settlement provision for Coverage A - Dwelling and Coverage B - Personal Property varies depending on the insured's coverage selections. The available options are:

Coverage	Loss Settlement Provision
Coverage A - Dwelling	A1 Replacement Cost - Similar Construction
	A2 Replacement Cost - Common Construction
Coverage B - Personal Property	B1 Limited Replacement Cost
	B2 Depreciated Loss Settlement

The following chart illustrates the basic coverages provided by the policy.

Coverage	Dwelling Coverage as a % of Replacement Cost		
	100% or more	80 - 99%	<80%
Coverage A - Dwelling	A1 *	A1	A2
Coverage B - Personal Property	B1	B1	B2

* Option ID, Increased Dwelling Coverage is also automatically provided.

A. Coverage A - Dwelling

Losses to the dwelling are settled on a replacement cost basis without deduction for depreciation up to the limit shown on the Declarations Page. The loss settlement provision is based on the insured's coverage selections as indicated below:

1. Replacement Cost - Similar Construction

If the dwelling is insured to at least 80% of the dwelling replacement cost, the loss settlement provision for Coverage A is repair or replacement with similar materials and construction techniques. **The basic rates reflect this loss settlement provision.**

ACTIVATE: Loss Settlement Provision A1 - Replacement Cost - Similar Construction

If the following conditions are met, then an additional coverage amount equal to 20% of the Coverage A limit will be provided for loss payment above the stated limits for no additional premium.

- The dwelling building and other building structures on premises are insured for at least 100% of Replacement Cost **and**
- The insured agrees to notify the company within 90 days of any additions or other physical changes which increase the value of either the dwelling or other buildings on the premises by \$5,000 or more and pay the appropriate premium.

ACTIVATE: Option ID in the Policy

2. Replacement Cost - Common Construction

When the dwelling is insured for an amount less than 80% of replacement cost, the loss settlement provision for Coverage A is repair or replacement with commonly used materials and construction techniques. **An adjustment to the basic rates is required. Refer to the Basic Premium Adjustment section.**

ACTIVATE: Loss Settlement Provision A2 - Replacement Cost - Common Construction

B. Coverage B - Personal Property

1. Limited Replacement Cost

If the dwelling is insured for at least 80% of replacement cost, the loss settlement provision is limited replacement cost without deduction for depreciation. The Coverage B limit is equal to 75% of the Coverage A limit. **The basic rates reflect this coverage.**

ACTIVATE: Loss Settlement Provision B1 - Limited Replacement Cost

2. Depreciated Loss Settlement

If the dwelling is insured for less than 80% of replacement cost, the loss settlement provision is limited replacement cost with deduction for depreciation. The Coverage B limit is equal to 55% of the Coverage A limit. **An adjustment to the basic rates is required. Refer to the Basic Premium Adjustment section.**

ACTIVATE: Loss Settlement Provision B2 - Depreciated Loss Settlement

Refer to the Options section for available options.

RATING - HOMEOWNERS

The policy premium is the sum of the applicable Non-Hurricane premium and the Hurricane premium.

A. Determine separately the non-hurricane and hurricane basic premium.

1. Determine the COVERAGE A AMOUNT and the RISK AMOUNT.

- a. Determine the Replacement Cost of the dwelling.
- b. Multiply the Replacement Cost by 0.80.
- c. Select the desired amount of insurance.
 - If the desired amount is equal to or greater than the amount determined in Step 1.b., then this is the COVERAGE A AMOUNT and the RISK AMOUNT. **Skip to Step 2.**
 - If the desired amount is less than the amount determined in Step 1.b., then **continue with Step 1.d.**
- d. Divide the desired amount of insurance (Step 1.c.) by the replacement cost of the dwelling (Step 1.a.). The COVERAGE A AMOUNT is determined by the following:

If Step 1.d. is:		Then the Coverage A Amount is: *
At Least	But Less Than	
0.70	0.80	0.80 X Replacement Cost minus \$100
0.60	0.70	0.70 X Replacement Cost minus \$100
0.50	0.60	0.60 X Replacement Cost minus \$100
0.40	0.50	0.50 X Replacement Cost minus \$100
0.30	0.40	0.40 X Replacement Cost minus \$100
0.20	0.30	0.30 X Replacement Cost minus \$100
0.00	0.20	0.20 X Replacement Cost minus \$100

* This amount is rounded up to the nearest \$100.

The RISK AMOUNT equals the amount determined in Step 1.b. (Replacement Cost X 0.80).

2. From the basic rate pages, determine the premium separately for Non-Hurricane and Hurricane based on the ZONE, SUBZONE, CONSTRUCTION and RISK AMOUNT factor. In addition, if applicable, determine the Location Rating Factor (LRF) to be used in rating.
 - a. If Location Rating applies then

$$\text{Basic Premium} = \text{Base Rate} \times \text{LRF} \times \text{Construction Factor} \times \text{Amount Factor} \times \text{Risk Amount} / \text{Base Amount} *$$
 - b. If Location Rating does NOT apply then

Basic Premium = Base Rate X Zone Factor X Subzone Factor X Construction Factor X Amount
Factor X Risk Amount / Base Amount *

* The Base Amount is the Risk Amount that has a factor of 1.000.

Note: For amounts greater than the largest risk amount shown, calculate the premium for the additional amount and add it to the premium for the largest risk amount shown.

3. Round the hurricane and non-hurricane premiums, separately, to the nearest dollar.
 4. Apply all applicable basic premium adjustments from the Basic Premium Adjustment section sequentially in the order presented in that section to derive the basic premium. Unless the specific adjustment's rule states differently, round the hurricane and non-hurricane premium adjustments, separately, to the nearest dollar and add to the appropriate hurricane and non-hurricane premium.
- B. Apply any remaining percentage adjustments for optional coverages to the basic premium. Unless the specific adjustment's rule states differently, round the hurricane and non-hurricane premium adjustments, separately, to the nearest dollar and add to the appropriate hurricane and non-hurricane premium.
- C. Add any flat dollar adjustments for optional coverages to the non-hurricane basic premium only, unless a specific hurricane premium adjustment is specified in the rating rule. Round the hurricane and non-hurricane premium adjustments, separately, to the nearest dollar and add to the appropriate hurricane and non-hurricane premium.
- D. Sum the non-hurricane and hurricane premiums. The total policy premium is subject to the minimum premium.

HOMEOWNERS
1% ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS

A. If Location Rating applies then

Basic Premium = Base Rate X LRF X Construction Factor X Amount Factor X Risk Amount / \$100,000

B. If Location Rating does NOT apply then

Basic Premium = Base Rate X Zone Factor X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$100,000

Non-Hurricane

Base Rate
\$1,614.67

Hurricane

Base Rate
\$322.60

**HOMEOWNERS
1% ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

A. If Location Rating applies then

$$\text{Basic Premium} = \text{Base Rate} \times \text{LRF} \times \text{Construction Factor} \times \text{Amount Factor} \times \text{Risk Amount} / \$100,000$$

B. If Location Rating does NOT apply then

$$\text{Basic Premium} = \text{Base Rate} \times \text{Zone Factor} \times \text{Subzone Factor} \times \text{Construction Factor} \times \text{Amount Factor} \times \text{Risk Amount} / \$100,000$$

Location Rating

The Location address of the dwelling is used to determine the Location Rating Factor.

A. If Location Rating applies to the dwelling determine the Location Rating Factor (LRF) for use in rating as follows:

1. The following are the upper and lower variables used in steps 2. and 3.

Non-Hurricane

Policy Form	Zones	Upper	Lower
Homeowners	All Not Specifically Listed	1.05	0.95

Hurricane

Policy Form	Zones	Upper	Lower
Homeowners	All Not Specifically Listed	1.25	0.75
Homeowners	10, 19	1.05	0.95
Homeowners	17	1.05	0.95
Homeowners	21, 23	1.05	0.95

2. Minimum Factor = Zone Factor X Subzone Factor X Lower
3. Maximum Factor = Zone Factor X Subzone Factor X Upper
4. If LRF is less than or equal to Minimum Factor, then the LRF used in rating equals Minimum Factor

5. If LRF is greater than or equal to Maximum Factor, then the LRF used in rating equals Maximum Factor
6. If LRF is Less than Maximum Factor but greater than Minimum Factor, then the LRF used in rating equals LRF.

B. If the dwelling does not qualify for Location Rating, use the product of the Zone and Subzone Factors.

Note: Updates to data obtained from non-State Farm sources, such as those used to determine latitude and longitude, will be used in the subsequent determination of the LRF.

LOCATION RATING FACTOR REFERENCE

For locations qualifying for Location Rating Factors, use the factors at:

https://b2b.statefarm.com/b2b/roles/doi_public/AL_Homeowners_LRF_Effective_2012-11-15.pdf

**HOMEOWNERS
1% ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

A. If Location Rating applies then

Basic Premium = Base Rate X LRF X Construction Factor X Amount Factor X Risk Amount / \$100,000

B. If Location Rating does NOT apply then

Basic Premium = Base Rate X Zone Factor X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$100,000

Non-Hurricane

ZONE FACTORS

Zone	Factor
10	0.814
17	0.752
19	0.759
21	1.058
23	1.322
31	1.135
33	1.053
41	0.956
43	0.825
44	0.998
45	1.038
46	1.302
47	1.425
48	1.457
51	0.901
53	1.258
55	1.007

Hurricane

ZONE FACTORS

Zone	Factor
10	5.422

HOMEOWNERS

Zone	Factor
17	10.283
19	5.514
21	1.037
23	0.927
31	0.107
33	0.101
41	0.123
43	0.123
44	0.132
45	0.104
46	0.086
47	0.098
48	0.123
51	0.123
53	0.107
55	0.104

**HOMEOWNERS
1% ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

A. If Location Rating applies then

Basic Premium = Base Rate X LRF X Construction Factor X Amount Factor X Risk Amount / \$100,000

B. If Location Rating does NOT apply then

Basic Premium = Base Rate X Zone Factor X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$100,000

Non-Hurricane

SUBZONE FACTORS

Subzone	Factor
01	0.645
02	0.677
03	0.711
04	0.747
05	0.784
06	0.823
07	0.864
08	0.907
09	0.952
10	1.000
11	1.050
12	1.103
13	1.158
14	1.216
15	1.277
16	1.341
17	1.408
18	1.478
19	1.552
20	1.630
21	1.712
22	1.798
23	1.888
24	1.982
25	2.081

Hurricane

SUBZONE FACTORS

Subzone	Factor
01	0.645
02	0.677
03	0.711
04	0.747
05	0.784
06	0.823
07	0.864
08	0.907
09	0.952
10	1.000
11	1.050
12	1.103
13	1.158
14	1.216
15	1.277
16	1.341
17	1.408
18	1.478
19	1.552
20	1.630
21	1.712
22	1.798
23	1.888
24	1.982
25	2.081

**HOMEOWNERS
1% ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

A. If Location Rating applies then

Basic Premium = Base Rate X LRF X Construction Factor X Amount Factor X Risk Amount / \$100,000

B. If Location Rating does NOT apply then

Basic Premium = Base Rate X Zone Factor X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$100,000

Non-Hurricane

CONSTRUCTION FACTORS

Construction	Factor
Frame	1.000
Log	1.030
Masonry	0.943
Fire Resistive	0.806
Masonry Veneer	0.922

Hurricane

CONSTRUCTION FACTORS

Construction	Factor
Frame	1.000
Log	1.030
Masonry	0.943
Fire Resistive	0.806
Masonry Veneer	0.922

**HOMEOWNERS
1% ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

A. If Location Rating applies then

Basic Premium = Base Rate X LRF X Construction Factor X Amount Factor X Risk Amount / \$100,000

B. If Location Rating does NOT apply then

Basic Premium = Base Rate X Zone Factor X Subzone Factor X Construction Factor X Amount Factor X Risk Amount / \$100,000

Non-Hurricane

RISK AMOUNT FACTORS

Risk Amount	Factor
\$1	6.000
\$5,000	6.000
\$10,000	4.000
\$20,000	2.700
\$30,000	2.062
\$40,000	1.684
\$50,000	1.473
\$60,000	1.328
\$70,000	1.228
\$80,000	1.146
\$90,000	1.070
\$100,000	1.000
\$110,000	0.950
\$120,000	0.910
\$130,000	0.870
\$140,000	0.840
\$150,000	0.810
\$160,000	0.790
\$170,000	0.770
\$180,000	0.752
\$190,000	0.734
\$200,000	0.717
\$250,000	0.660
\$300,000	0.624
\$350,000	0.600
\$400,000	0.579

Risk Amount	Factor
\$450,000	0.566
\$500,000	0.554
\$550,000	0.543
\$600,000	0.533
\$650,000	0.524
\$700,000	0.515
\$750,000	0.507
\$800,000	0.511
\$900,000	0.517
\$1,000,000	0.522
\$1,100,000	0.526
\$1,200,000	0.529
\$1,300,000	0.532
\$1,400,000	0.534
\$1,500,000	0.536

Each Additional	Factor
\$1,000	0.565

Hurricane

RISK AMOUNT FACTORS

Risk Amount	Factor
\$1	6.000
\$5,000	6.000
\$10,000	4.000
\$20,000	2.700
\$30,000	2.062
\$40,000	1.684
\$50,000	1.473
\$60,000	1.328
\$70,000	1.228
\$80,000	1.146
\$90,000	1.070
\$100,000	1.000
\$110,000	0.950

HOMEOWNERS

Risk Amount	Factor
\$120,000	0.910
\$130,000	0.870
\$140,000	0.840
\$150,000	0.810
\$160,000	0.790
\$170,000	0.770
\$180,000	0.752
\$190,000	0.734
\$200,000	0.717
\$250,000	0.660
\$300,000	0.624
\$350,000	0.600
\$400,000	0.579
\$450,000	0.566
\$500,000	0.554
\$550,000	0.543
\$600,000	0.533
\$650,000	0.524
\$700,000	0.515
\$750,000	0.507
\$800,000	0.511
\$900,000	0.517
\$1,000,000	0.522
\$1,100,000	0.526
\$1,200,000	0.529
\$1,300,000	0.532
\$1,400,000	0.534
\$1,500,000	0.536

Each Additional	Factor
\$1,000	0.565

If insured for a risk amount less than 80% of the replacement cost, refer to the Rating Rule. For risk amounts between those shown above, interpolate to derive the appropriate factor.

RENTERS

This section provides details on coverages and rating for the Renters policy form, including the information necessary to develop the basic premiums.

COVERAGES - RENTERS

The policy contains two sections, each with various coverages.

A. Section I - Physical Damage Coverages

Coverages	Details	Minimums or Amounts
Coverage B - Personal Property	Applies to personal property	Based on personal property value
Types of Personal Property	Computers and Equipment	\$5,000
	Money, Bank Notes, and Coins	\$200
	Property used in a business	\$1,500 on premises (\$750 off premises)
	Securities, Accounts, and Deeds	\$1,000
	Watercraft and Equipment	\$1,500
	Trailers not used with Watercraft	\$1,500
	Jewelry and Furs (Theft)	\$1,000
	Stamps, Trading Cards, and Comic Books	\$2,500
	Firearms (Theft)	\$2,500
	Area Rugs (Theft)	\$10,000 (\$5,000 per item)
	Silverware and Goldware (Theft)	\$2,500
	Personal Conveyances	\$500
Coverage C - Loss of Use	Additional Living Expense	Actual loss sustained within 24 months
	Fair Rental Value	Actual loss sustained within 12 months
Additional Coverages	Arson Reward	\$1,000
	Building Additions and Alterations	15% of Coverage B amount
	Collapse	
	Credit Card and Forgery	\$1,000
	Debris Removal	
	Fire Department Service Charge	\$500
	Lock Rekeying	
	Power Interruption	
	Property Removed	
	Refrigerated Products	Coverage B Limit
	Temporary Repairs	
	Trees, Shrubs, and Landscaping	\$750
	Volcanic Action	

Coverage B limits are subject to Inflation Coverage. For available options, see the Options section.

B. Section II - Liability Coverages

Coverages	Details	Minimums or Amounts
Coverage L - Personal Liability	Includes Comprehensive Personal Liability	\$100,000 minimum
Coverage M - Medical Payments	Medical Payments to Others	\$1,000 minimum
Additional Coverages	Damage to Property of Others	\$500
	Claim Expenses	
	First Aid Expenses	

For available options, see the Options section.

LOSSES INSURED - RENTERS

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1, there are two coverages under Section I.

- Coverage B - Personal Property
- Coverage C - Loss of Use

Listed below are the losses that are insured:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief
- Breakage of Glass
- Theft
- Falling Objects
- Weight of Ice, Snow or Sleet
- Accidental Discharge of Water or Steam
- Sudden and Accidental Tearing Asunder, Cracking, Bursting or Bulging of Water Heating Systems or Appliances
- Freezing of Plumbing
- Damage from Artificially Generated Electricity

LOSS SETTLEMENT (SECTION I) - RENTERS

Losses for Coverage B are settled on a limited replacement cost less depreciation basis (Loss Settlement Provision B2). Refer to the Options section for available options.

RATING - RENTERS

The policy premium is the sum of the applicable Non-Hurricane premium and the Hurricane premium.

A. Determine separately the non-hurricane and hurricane basic premium.

1. Develop the value of the property by calculating the Replacement Cost Value of the personal property if Replacement Cost on Personal Property Coverage will be purchased or the Replacement Cost less Depreciation value if not. This value will be the Coverage B amount and the RISK AMOUNT.
2. From the basic rate pages, determine the premium separately for Non-Hurricane and Hurricane based on the ZONE and SUBZONE and the RISK AMOUNT as determined in Step 1. In addition, if applicable, determine the Location Rating Factor (LRF) to be used in rating.

a. If Location Rating applies then

$$\text{Basic Premium} = \text{Base Rate} \times \text{LRF} \times \text{Amount Factor} \times \text{Risk Amount} / \text{Base Amount} *$$

b. If Location Rating does NOT apply then

$$\text{Basic Premium} = \text{Base Rate} \times \text{Zone Factor} \times \text{Subzone Factor} \times \text{Amount Factor} \times \text{Risk Amount} / \text{Base Amount} *$$

* The Base Amount is the Risk Amount that has a factor of 1.000.

Note: For amounts greater than the largest risk amount shown, calculate the premium for the additional amount and add it to the premium for the largest risk amount shown.

3. Round the hurricane and non-hurricane premiums, separately, to the nearest dollar.
 4. Apply all applicable basic premium adjustments from the Basic Premium Adjustment section sequentially in the order presented in that section to derive the basic premium. Unless the specific adjustment's rule state differently, round the hurricane and non-hurricane premium adjustments, separately, to the nearest dollar and add to the appropriate hurricane and non-hurricane premium.
- B. Apply any remaining percentage adjustments for optional coverages to the basic premium. Unless the specific adjustment's rule states differently, round the hurricane and non-hurricane premium adjustments, separately, to the nearest dollar and add to the appropriate hurricane and non-hurricane premium.
- C. Add any flat dollar adjustments for optional coverages to the non-hurricane basic premium only, unless a specific hurricane premium adjustment is specified in the rating rule. Round the hurricane and non-hurricane premium adjustments, separately, to the nearest dollar and add to the appropriate hurricane and non-hurricane premium.
- D. Sum the Non-Hurricane and Hurricane premium. The total policy premium is subject to the minimum premium.

RENTERS
2% HURRICANE/ \$500 ALL-PERIL DEDUCTIBLE ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS

A. If Location Rating applies then

Basic Premium = Base Rate X LRF X Amount Factor X Risk Amount / \$30,000

B. If Location Rating does NOT apply then

Basic Premium = Base Rate X Zone Factor X Subzone Factor X Amount Factor X Risk Amount / \$30,000

Non-Hurricane

Base Rate
\$258.85

Hurricane

Base Rate
\$35.42

RENTERS
2% HURRICANE/ \$500 ALL-PERIL DEDUCTIBLE ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS

- A. If Location Rating applies then

$$\text{Basic Premium} = \text{Base Rate} \times \text{LRF} \times \text{Amount Factor} \times \text{Risk Amount} / \$30,000$$

- B. If Location Rating does NOT apply then

$$\text{Basic Premium} = \text{Base Rate} \times \text{Zone Factor} \times \text{Subzone Factor} \times \text{Amount Factor} \times \text{Risk Amount} / \$30,000$$

Location Rating

The Location address of the dwelling is used to determine the Location Rating Factor.

- A. If Location Rating applies to the dwelling determine the Location Rating Factor (LRF) for use in rating as follows:

1. The following are the upper and lower variables used in steps 2. and 3.

Hurricane

Policy Form	Zones	Upper	Lower
Renters	All Not Specifically Listed	1.00	1.00

2. Minimum Factor = Zone Factor X Subzone Factor X Lower
3. Maximum Factor = Zone Factor X Subzone Factor X Upper
4. If LRF is less than or equal to Minimum Factor, then the LRF used in rating equals Minimum Factor
5. If LRF is greater than or equal to Maximum Factor, then the LRF used in rating equals Maximum Factor
6. If LRF is Less than Maximum Factor but greater than Minimum Factor, then the LRF used in rating equals LRF.

- B. If the dwelling does not qualify for Location Rating, use the product of the Zone and Subzone Factors.

Note: Updates to data obtained from non-State Farm sources, such as those used to determine latitude and longitude, will be used in the subsequent determination of the LRF.

RENTERS
2% HURRICANE/ \$500 ALL-PERIL DEDUCTIBLE ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS

A. If Location Rating applies then

Basic Premium = Base Rate X LRF X Amount Factor X Risk Amount / \$30,000

B. If Location Rating does NOT apply then

Basic Premium = Base Rate X Zone Factor X Subzone Factor X Amount Factor X Risk Amount / \$30,000

Non-Hurricane

ZONE FACTORS

Zone	Factor
10	0.981
17	1.227
19	0.908
21	1.02
23	1.039
31	1.05
33	1.05
41	0.854
43	0.847
44	1.008
45	1.012
46	1.197
47	1.02
48	1.039
51	0.908
53	0.912
55	0.927

Hurricane

ZONE FACTORS

Zone	Factor
10	3.93
17	6.222

RENTERS

Zone	Factor
19	4.138
21	0.834
23	0.863
31	0.089
33	0.089
41	0.06
43	0.089
44	0.089
45	0.089
46	0.06
47	0.089
48	0.089
51	0.089
53	0.089
55	0.089

RENTERS
2% HURRICANE/ \$500 ALL-PERIL DEDUCTIBLE ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS

A. If Location Rating applies then

Basic Premium = Base Rate X LRF X Amount Factor X Risk Amount / \$30,000

B. If Location Rating does NOT apply then

Basic Premium = Base Rate X Zone Factor X Subzone Factor X Amount Factor X Risk Amount / \$30,000

Non-Hurricane

SUBZONE FACTORS

Subzone	Factor
All Not Specifically Listed	1.000

Hurricane

SUBZONE FACTORS

Subzone	Factor
All Not Specifically Listed	1.000

RENTERS
2% HURRICANE/ \$500 ALL-PERIL DEDUCTIBLE ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS

A. If Location Rating applies then

Basic Premium = Base Rate X LRF X Amount Factor X Risk Amount / \$30,000

B. If Location Rating does NOT apply then

Basic Premium = Base Rate X Zone Factor X Subzone Factor X Amount Factor X Risk Amount / \$30,000

Non-Hurricane

RISK AMOUNT FACTORS

Risk Amount	Factor
\$1*	4.986
\$2,000*	4.986
\$4,000*	3.704
\$6,000*	2.778
\$8,000*	2.222
\$10,000*	1.900
\$12,000*	1.700
\$14,000*	1.500
\$16,000*	1.370
\$18,000*	1.270
\$20,000	1.200
\$22,000	1.150
\$24,000	1.100
\$26,000	1.060
\$28,000	1.030
\$30,000	1.000
\$35,000	0.930
\$40,000	0.870
\$45,000	0.830
\$50,000	0.800
\$55,000	0.780
\$60,000	0.760
\$65,000	0.740
\$70,000	0.720
\$75,000	0.700
\$80,000	0.680

RENTERS

Risk Amount	Factor
\$85,000	0.670
\$90,000	0.660
\$95,000	0.650
\$100,000	0.640
\$125,000	0.600
\$150,000	0.579
\$175,000	0.582
\$200,000	0.584
\$225,000	0.585
\$250,000	0.587
\$275,000	0.588
\$300,000	0.589

Each Additional	Factor
\$1,000	0.598

Hurricane

RISK AMOUNT FACTORS

Risk Amount	Factor
\$1*	4.986
\$2,000*	4.986
\$4,000*	3.704
\$6,000*	2.778
\$8,000*	2.222
\$10,000*	1.900
\$12,000*	1.700
\$14,000*	1.500
\$16,000*	1.370
\$18,000*	1.270
\$20,000	1.200
\$22,000	1.150
\$24,000	1.100
\$26,000	1.060
\$28,000	1.030
\$30,000	1.000

RENTERS

Risk Amount	Factor
\$35,000	0.930
\$40,000	0.870
\$45,000	0.830
\$50,000	0.800
\$55,000	0.780
\$60,000	0.760
\$65,000	0.740
\$70,000	0.720
\$75,000	0.700
\$80,000	0.680
\$85,000	0.670
\$90,000	0.660
\$95,000	0.650
\$100,000	0.640
\$125,000	0.600
\$150,000	0.579
\$175,000	0.582
\$200,000	0.584
\$225,000	0.585
\$250,000	0.587
\$275,000	0.588
\$300,000	0.589

Each Additional	Factor
\$1,000	0.598

*Renewals Only

For risk amounts between those shown above, interpolate to derive the appropriate factor.

CONDOMINIUM UNITOWNERS

This section provides details on coverages and rating for the Condominium Unitowners policy form, including the information necessary to develop the basic premiums.

COVERAGES - CONDOMINIUM UNITOWNERS

The policy contains two sections, each with various coverages.

A. Section I - Physical Damage Coverages

Coverages	Details	Minimums or Amounts
Coverage A - Dwelling	Applies to building property	30% of Coverage B amount (\$1,000 min.)
Coverage B - Personal Property	Applies to personal property	Based on personal property value
Types of Personal Property	Computers and Equipment	\$5,000
	Money, Bank Notes, and Coins	\$200
	Property used in a business	\$1,500 on premises (\$750 off premises)
	Securities, Accounts, and Deeds	\$1,000
	Watercraft and Equipment	\$1,500
	Trailers not used with Watercraft	\$1,500
	Jewelry and Furs (Theft)	\$1,000
	Stamps, Trading Cards, and Comic Books	\$2,500
	Firearms (Theft)	\$2,500
	Area Rugs (Theft)	\$10,000 (\$5,000 per item)
	Silverware and Goldware (Theft)	\$2,500
	Personal Conveyances	\$500
Coverage C - Loss of Use	Additional Living Expense	Actual loss sustained within 24 months
	Fair Rental Value	Actual loss sustained within 12 months
Coverage D - Loss Assessments		\$1,000
Additional Coverages	Arson Reward	\$1,000
	Collapse	
	Credit Card and Forgery	\$1,000
	Debris Removal	
	Fire Department Service Charge	\$500
	Lock Rekeying	
	Power Interruption	
	Property Removed	
	Refrigerated Products	Coverage B Limit
	Temporary Repairs	
	Trees, Shrubs, and Landscaping	\$750
	Volcanic Action	

CONDOMINIUM UNITOWNERS

Coverage A and B limits are subject to Inflation Coverage. For available options, see the Options section.

B. Section II - Liability Coverages

Coverages	Details	Minimums or Amounts
Coverage L - Personal Liability	Includes Comprehensive Personal Liability	\$100,000 minimum
Coverage M - Medical Payments	Medical Payments to Others	\$1,000 minimum
Additional Coverages	Damage to Property of Others	\$500
	Claim Expenses	
	First Aid Expenses	

For available options, see the Options section.

LOSSES INSURED - CONDOMINIUM UNITOWNERS

Damage to insured's property is covered under Section I of the policy. As indicated in Item 1, there are four coverages under Section I.

- Coverage A - Dwelling
- Coverage B - Personal Property
- Coverage C - Loss of Use
- Coverage D - Loss Assessments

Listed below are the losses that are insured:

- Fire or Lightning
- Windstorm or Hail
- Explosion
- Riot or Civil Commotion
- Aircraft
- Vehicles
- Smoke
- Vandalism or Malicious Mischief
- Breakage of Glass
- Theft
- Falling Objects
- Weight of Ice, Snow or Sleet
- Accidental Discharge of Water or Steam
- Sudden and Accidental Tearing Asunder, Cracking, Bursting or Bulging of Water Heating Systems or Appliances
- Freezing of Plumbing
- Damage from Artificially Generated Electricity

Condominium Unitowners theft coverage on seasonals or units rented or held for rental more than 26 weeks is limited to burglary coverage. Section II coverage applies on premises only.

CONDOMINIUM UNITOWNERS

Coverages A and D on Condominium Unitowners policies are provided for accidental direct physical loss subject to certain exclusions.

LOSS SETTLEMENT (SECTION I) - CONDOMINIUM UNITOWNERS

Losses for Coverage B are settled on a limited replacement cost less depreciation basis (Loss Settlement Provision B2). Refer to the Options section for available options.

RATING - CONDOMINIUM UNITOWNERS

The policy premium is the sum of the applicable Non-Hurricane premium and the Hurricane premium.

A. Determine the basic premium.

1. Develop the value of the property by calculating the Replacement Cost Value of the personal property if Replacement Cost on Personal Property Coverage will be purchased or the Replacement Cost less Depreciation value if not. This value will be the Coverage B amount and the RISK AMOUNT.
2. From the basic rate pages, determine the premium separately for Non-Hurricane and Hurricane based on the ZONE and SUBZONE and the RISK AMOUNT as determined in Step 1. In addition, if applicable, determine the Location Rating Factor (LRF) to be used in rating.

a. If Location Rating applies then

$$\text{Basic Premium} = \text{Base Rate} \times \text{LRF} \times \text{Amount Factor} \times \text{Risk Amount} / \text{Base Amount} *$$

b. If Location Rating does NOT apply then

$$\text{Basic Premium} = \text{Base Rate} \times \text{Zone Factor} \times \text{Subzone Factor} \times \text{Amount Factor} \times \text{Risk Amount} / \text{Base Amount} *$$

* The Base Amount is the Risk Amount that has a factor of 1.000.

Note: For amounts greater than the largest risk amount shown, calculate the premium for the additional amount and add it to the premium for the largest risk amount shown.

3. Round the hurricane and non-hurricane premiums, separately, to the nearest dollar.
 4. Apply all applicable basic premium adjustments from the Basic Premium Adjustment section sequentially in the order presented in that section to derive the basic premium. Unless the specific adjustment's rule states differently, round the hurricane and non-hurricane premium adjustments, separately, to the nearest dollar and add to the appropriate hurricane and non-hurricane premium.
- B. Apply any remaining percentage adjustments for optional coverages to the basic premium. Unless the specific adjustment's rule states differently, round the hurricane and non-hurricane premium adjustments, separately, to the nearest dollar and add to the appropriate hurricane and non-hurricane premium.
- C. Add any flat dollar adjustments for optional coverages to the non-hurricane basic premium only, unless specific hurricane premium adjustment is specified in the rating rule. Round the hurricane and non-hurricane premium adjustments, separately, to the nearest dollar and add to the appropriate hurricane and non-hurricane premium.
- D. Sum the Non-Hurricane and Hurricane premiums. The total policy premium is subject to the minimum premium.

CONDOMINIUM UNITOWNERS

CONDOMINIUM UNITOWNERS 2% HURRICANE/\$500 ALL-PERIL DEDUCTIBLE ALL-PERIL DEDUCTIBLE \$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS

A. If Location Rating applies then

Basic Premium = Base Rate X LRF X Amount Factor X Risk Amount / \$30,000

B. If Location Rating does NOT apply then

Basic Premium = Base Rate X Zone Factor X Subzone Factor X Amount Factor X Risk Amount / \$30,000

Non-Hurricane

Base Rate
\$329.59

Hurricane

Base Rate
\$97.25

**CONDOMINIUM UNITOWNERS
2% HURRICANE/\$500 ALL-PERIL DEDUCTIBLE ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

A. If Location Rating applies then

$$\text{Basic Premium} = \text{Base Rate} \times \text{LRF} \times \text{Amount Factor} \times \text{Risk Amount} / \$30,000$$

B. If Location Rating does NOT apply then

$$\text{Basic Premium} = \text{Base Rate} \times \text{Zone Factor} \times \text{Subzone Factor} \times \text{Amount Factor} \times \text{Risk Amount} / \$30,000$$

Location Rating

The Location address of the dwelling is used to determine the Location Rating Factor.

A. If Location Rating applies to the dwelling determine the Location Rating Factor (LRF) for use in rating as follows:

1. The following are the upper and lower variables used in steps 2. and 3.

Hurricane

Policy Form	Zones	Upper	Lower
Condominium Unitowners	All Not Specifically Listed	1.00	1.00

2. Minimum Factor = Zone Factor X Subzone Factor X Lower
3. Maximum Factor = Zone Factor X Subzone Factor X Upper
4. If LRF is less than or equal to Minimum Factor, then the LRF used in rating equals Minimum Factor
5. If LRF is greater than or equal to Maximum Factor, then the LRF used in rating equals Maximum Factor
6. If LRF is Less than Maximum Factor but greater than Minimum Factor, then the LRF used in rating equals LRF.

B. If the dwelling does not qualify for Location Rating, use the product of the Zone and Subzone Factors.

Note: Updates to data obtained from non-State Farm sources, such as those used to determine latitude and longitude, will be used in the subsequent determination of the LRF.

CONDOMINIUM UNITOWNERS

CONDOMINIUM UNITOWNERS 2% HURRICANE/\$500 ALL-PERIL DEDUCTIBLE ALL-PERIL DEDUCTIBLE \$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS

A. If Location Rating applies then

Basic Premium = Base Rate X LRF X Amount Factor X Risk Amount / \$30,000

B. If Location Rating does NOT apply then

Basic Premium = Base Rate X Zone Factor X Subzone Factor X Amount Factor X Risk Amount / \$30,000

Non-Hurricane

ZONE FACTORS

Zone	Factor
10	1.033
17	0.901
19	1.045
21	0.943
23	0.943
31	0.994
33	0.994
41	0.982
43	1.015
44	1.00
45	1.006
46	1.027
47	1.012
48	1.012
51	1.033
53	1.018
55	1.039

Hurricane

ZONE FACTORS

Zone	Factor
10	3.831
17	6.777

CONDOMINIUM UNITOWNERS

Zone	Factor
19	4.023
21	0.768
23	0.768
31	0.064
33	0.064
41	0.064
43	0.075
44	0.075
45	0.075
46	0.064
47	0.064
48	0.064
51	0.075
53	0.075
55	0.075

**CONDOMINIUM UNITOWNERS
2% HURRICANE/\$500 ALL-PERIL DEDUCTIBLE ALL-PERIL DEDUCTIBLE
\$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS**

A. If Location Rating applies then

$$\text{Basic Premium} = \text{Base Rate} \times \text{LRF} \times \text{Amount Factor} \times \text{Risk Amount} / \$30,000$$

B. If Location Rating does NOT apply then

$$\text{Basic Premium} = \text{Base Rate} \times \text{Zone Factor} \times \text{Subzone Factor} \times \text{Amount Factor} \times \text{Risk Amount} / \$30,000$$

Non-Hurricane

SUBZONE FACTORS

Subzone	Factor
All Not Specifically Listed	1.000

Hurricane

SUBZONE FACTORS

Subzone	Factor
All Not Specifically Listed	1.000

CONDOMINIUM UNITOWNERS

CONDOMINIUM UNITOWNERS 2% HURRICANE/\$500 ALL-PERIL DEDUCTIBLE ALL-PERIL DEDUCTIBLE \$100,000 LIABILITY; \$1,000 MEDICAL PAYMENTS

A. If Location Rating applies then

Basic Premium = Base Rate X LRF X Amount Factor X Risk Amount / \$30,000

B. If Location Rating does NOT apply then

Basic Premium = Base Rate X Zone Factor X Subzone Factor X Amount Factor X Risk Amount / \$30,000

Non-Hurricane

RISK AMOUNT FACTORS

Risk Amount	Factor
\$1	5.559
\$2,000	5.559
\$4,000	3.706
\$6,000	2.780
\$8,000	2.224
\$10,000	1.900
\$12,000	1.700
\$14,000	1.500
\$16,000	1.370
\$18,000	1.270
\$20,000	1.200
\$22,000	1.150
\$24,000	1.100
\$26,000	1.060
\$28,000	1.030
\$30,000	1.000
\$35,000	0.930
\$40,000	0.870
\$45,000	0.830
\$50,000	0.800
\$55,000	0.780
\$60,000	0.760
\$65,000	0.740
\$70,000	0.720
\$75,000	0.700
\$80,000	0.680

CONDOMINIUM UNITOWNERS

Risk Amount	Factor
\$85,000	0.670
\$90,000	0.660
\$95,000	0.650
\$100,000	0.640
\$125,000	0.600
\$150,000	0.596
\$175,000	0.594
\$200,000	0.592
\$225,000	0.590
\$250,000	0.588
\$275,000	0.586
\$300,000	0.584

Each Additional	Factor
\$1,000	0.593

Hurricane

RISK AMOUNT FACTORS

Risk Amount	Factor
\$1	5.559
\$2,000	5.559
\$4,000	3.706
\$6,000	2.780
\$8,000	2.224
\$10,000	1.900
\$12,000	1.700
\$14,000	1.500
\$16,000	1.370
\$18,000	1.270
\$20,000	1.200
\$22,000	1.150
\$24,000	1.100
\$26,000	1.060
\$28,000	1.030
\$30,000	1.000

CONDOMINIUM UNITOWNERS

Risk Amount	Factor
\$35,000	0.930
\$40,000	0.870
\$45,000	0.830
\$50,000	0.800
\$55,000	0.780
\$60,000	0.760
\$65,000	0.740
\$70,000	0.720
\$75,000	0.700
\$80,000	0.680
\$85,000	0.670
\$90,000	0.660
\$95,000	0.650
\$100,000	0.640
\$125,000	0.600
\$150,000	0.596
\$175,000	0.594
\$200,000	0.592
\$225,000	0.590
\$250,000	0.588
\$275,000	0.586
\$300,000	0.584

Risk Amount	Factor
\$1,000	0.593

For risk amounts between those shown above, interpolate to derive the appropriate factor.

BASIC PREMIUM ADJUSTMENTS

The following adjustments apply to develop the basic premium. If applicable, these basic premium adjustments **must** be applied prior to adjustment for discounts, charges, or options.

The basic premium adjustments shall apply sequentially as presented in this section. Each subsequent adjustment is applied to the previously adjusted premium. Round each adjustment to the nearest dollar.

CUSTOMER RATING INDEX (CRI) FACTOR

The basic Non-Hurricane and Hurricane premium shall be adjusted by the CRI Factor in accordance with the following provisions:

A. New Business Rating

A New Business CRI will be used to determine the CRI Factor when a policy is initially written (see Section D below). The New Business CRI will continue to be used at each renewal in determining the CRI Factor for at least two years after the policy is initially written.

B. Subsequent Rating

At each renewal, beginning at most three years from the initial effective date of the New Business CRI, a Renewal CRI will be used to determine the CRI Factor.

C. CRI Factor

The CRI Factor is determined using the formulas below. The CRI Factor shall be rounded to 3 decimal places and is subject to the specified minimum and maximum factors.

NEW BUSINESS RATING

Formula	Minimum Factor	Maximum Factor
CRI Factor = $1.003^{(5600 - \text{CRI})}$	0.700	2.500

SUBSEQUENT RATING

Formula	Minimum Factor	Maximum Factor
CRI Factor = $1.003^{(5600 - \text{CRI})}$	0.700	2.500

D. Miscellaneous Provision

If a policy is issued to a named insured to replace a State Farm policy on property currently insured by that person, e.g. due to refinancing of the home, due to a change of effective dates, or due to a Renter's policy address change, the CRI data from the former policy will be used to calculate the CRI for the replacement policy. If this was a Renewal CRI, the time requirements in Sections A and B of this rule are waived and Subsequent

BASIC PREMIUM ADJUSTMENTS

Rating applies. If this was a New Business CRI, the time requirements in Sections A and B are measured from when the New Business CRI was used initially.

E. Reinstatements

Policies reinstated within 30 days of the date on which coverage ceases will use the CRI applicable when coverage ceased.

BASIC PREMIUM ADJUSTMENTS

INSURANCE TO REPLACEMENT COST (Homeowners Only)

If the dwelling is insured for an amount less than 80% of replacement cost, then the following adjustments are required. The adjustments in Step A. and B. apply to the Non-Hurricane and Hurricane premium. The adjustment in Step C. applies only to the Non-Hurricane premium.

A. Replacement Cost - Common Construction

Apply the appropriate factor below to the premium for the amount equal to 80% of the dwelling replacement cost (adjusted for preceding basic premium adjustments):

Non-Hurricane

Coverage A/Replacement Cost		Basic Premium Adjustment
At Least	But Less Than	
0.70	0.80	0.89
0.60	0.70	0.87
0.50	0.60	0.85
0.40	0.50	0.82
0.30	0.40	0.79
0.20	0.30	0.75
0.00	0.20	0.70

Hurricane

Coverage A/Replacement Cost		Basic Premium Adjustment
At Least	But Less Than	
0.70	0.80	0.89
0.60	0.70	0.87
0.50	0.60	0.85
0.40	0.50	0.82
0.30	0.40	0.79
0.20	0.30	0.75
0.00	0.20	0.70

B. Depreciated Loss Settlement - Contents

The following adjustment applies to the premium developed in A.:

Non-Hurricane

Basic Premium Adjustment

BASIC PREMIUM ADJUSTMENTS

-5%

Hurricane

Basic Premium Adjustment
-5%

C. Jewelry and Furs Limitation

Subtract the following from the premium developed above:

Non-Hurricane

Basic Premium Adjustment
-\$7

ACTIVATE: Loss Settlement Provision A2 - Replacement Cost - Common Construction

ACTIVATE: Loss Settlement Provision B2 - Depreciated Loss Settlement (Contents)

ATTACH: Special Limits Endorsement, FE-5258

BASIC PREMIUM ADJUSTMENTS

ROOF SURFACES - IMPACT RESISTANT (Homeowners Only)

The basic premiums contemplate standard roof covering materials. This rule recognizes differences in roof covering materials with appropriate adjustments to the basic premium.

Discounts apply only on policies insuring a risk on which new roof covering was installed:

- After 5/31/1996 and the roof covering meets U.L. qualifying standards (or acceptable equivalent testing) **or**
- Rigid roofs (roof materials: concrete tiles, slate, clay tiles, or fiber) meeting qualifying FM or U.L. Standards (or acceptable equivalent testing).

To qualify for the discount:

- Non-metal roof coverings must be replaced (no overlay) with a qualifying roof covering or must be new construction.
- For metal roofs, the following endorsement must be attached:

ATTACH: Exclusion of Cosmetic Loss to Metal Roof Coverings Caused by Hail, FE-8706

Discounts do **not** apply to wood shake, wood shingle, or composition over wood roofs. Discounts also do **not** apply to metal roofs unless FE-8706 is attached.

Non-Hurricane

Zone Group	Class	Basic Premium Adjustment
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	1	0%
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	2	0%
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	3	-4%
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	4	-5%

Hurricane

Zone Group	Class	Basic Premium Adjustment
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	1	0%
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	2	0%

BASIC PREMIUM ADJUSTMENTS

Zone Group	Class	Basic Premium Adjustment
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	3	-4%
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	4	-5%

Note: The Impact Resistant Roof discount does not apply if Wind & Hail is excluded from the policy.

BASIC PREMIUM ADJUSTMENTS

CONDOMINIUM UNITOWNERS OCCUPANCY

If the condominium unit has any rental exposure, then the following adjustment applies to the Condominium Unitowners premium:

Non-Hurricane

Number of Weeks Rented or Held for Rental	Basic Premium Adjustment
1 - 8 weeks per year	10%
9 - 12 weeks per year	35%
13 - 26 weeks per year	35%
Over 26 weeks per year but less than 100%	35%

Hurricane

Number of Weeks Rented or Held for Rental	Basic Premium Adjustment
1 - 8 weeks per year	10%
9 - 12 weeks per year	35%
13 - 26 weeks per year	35%
Over 26 weeks per year but less than 100%	35%

ATTACH: FE-5252, Unitowners Rental to Others Endorsement, if rental is 1-26 weeks

ATTACH: FE-5253, Unitowners Rental/Seasonal Occupancy Endorsement, if rental is over 26 weeks

For seasonal condominium units, rate in accordance with above occupancy and attach FE-5253.

CLAIM FREE DISCOUNT

If the policy is claim free, a discount will apply. A policy will be considered claim free in the following situations:

- A. Policies that have been in-force with State Farm 0-2 consecutive years will be considered claim free if **both** the following criteria are met:
 1. The named insureds/applicants have had no losses pertaining to the personal residence or claims covered under personal residence insurance (Homeowners, Condominium Unitowners, Renters, Manufactured Home, or Farm/Ranch) in the last 5 years prior to being insured with State Farm. A claim during the 5 year period prior to being insured with State Farm will not be considered so long as the claim arose from an incident in which there was no damage or injury.
 2. There are no Qualified Claims while being insured with State Farm.
- B. Policies that have been in-force 3 or more consecutive years with State Farm that have no Qualified Claims during the last 3 years (ending 3 months prior to the current renewal effective date).

Non-Hurricane

Consecutive Years Insured with State Farm	Basic Premium Adjustment
0	-7%
1	-7%
2	-8%
3	-11%
4	-13%
5	-15%
6	-17%
7	-18%
8	-19%
9+	-20%

Hurricane

Consecutive Years Insured with State Farm	Basic Premium Adjustment
0	-7%
1	-7%
2	-7%
3	-13%
4	-13%
5	-13%
6	-15%

BASIC PREMIUM ADJUSTMENTS

Consecutive Years Insured with State Farm	Basic Premium Adjustment
7	-15%
8	-15%
9+	-20%

Consecutive Years Insured with State Farm

The years with State Farm are determined by the number of consecutive years (ending with the current renewal date) the named insured or spouse has had a State Farm Homeowners, Manufactured Home, or Farm/Ranch policy covering their primary dwelling or contents. Although the number of consecutive years is based on the policy on the primary dwelling or contents, it will also be used for any non-primary residence insured by State Farm.

If an applicant returns within three years of cancellation or expiration, and has had no losses or claims in the last five years, then use the consecutive years insured with State Farm which applied at the time of cancellation or expiration.

Number of Qualified Paid Claims in the Last 3 Years

The number of claims is determined by the number of qualified paid claims the policyholder has had in the last 3 years (ending 3 months prior to the current renewal effective date). A qualified claim is considered to be any non-catastrophe or non-weather related claim which results in a paid loss during this 3 year period. Losses which only have payments under Medical Payments coverage, losses which occurred prior to the policyholder's current tenure with State Farm, or losses for which subrogation payments have been received are **not** considered qualified claims.

CLAIM RECORD RATING PLAN

If the named insured qualifies for the Claim Free Discount, the policy is not eligible for the Claim Record Rating Plan. The basic premium will be adjusted based upon the combination of consecutive years insured with State Farm and the number of qualified paid claims.

A. Consecutive Years Insured with State Farm

The years with State Farm are determined by the number of consecutive years (ending with the current renewal date) the named insured or spouse has had a State Farm Homeowners, Manufactured Home, or Farm/Ranch policy covering their primary dwelling or contents. Although the number of consecutive years is based on the policy on the primary dwelling or contents, it will also be used for any non-primary residence insured by State Farm.

If an applicant returns within three years of cancellation or expiration, and has had no losses or claims in the last five years, then use the consecutive years insured with State Farm which applied at the time of cancellation or expiration.

B. Number of Qualified Paid Claims in the Last 3 Years

The number of claims is determined by the number of qualified paid claims the policyholder has had in the last 3 years (ending 3 months prior to the current renewal effective date). A qualified claim is considered to be any non-catastrophe or non-weather related claim which results in a paid loss during this 3 year period. Losses which only have payments under Medical Payments coverage, losses which occurred prior to the policyholder's current tenure with State Farm, or losses for which subrogation payments have been received are **not** considered qualified claims.

C. Basic Premium Adjustment

The basic premium will be adjusted according to the table below:

Non-Hurricane

Consecutive Years Insured with State Farm	Basic Premium Adjustment				
	Number of Qualified Paid Claims in the Last 3 Years				
	0	1	2	3	4 +
0 - 2 with Prior Claims	0%	15%	70%	130%	200%
0 without Prior Claims	-7%	10%	65%	125%	200%
1 without Prior Claims	-7%	10%	65%	125%	200%
2 without Prior Claims	-8%	10%	65%	125%	200%
3	-11%	5%	60%	120%	200%
4	-13%	5%	60%	120%	200%
5	-15%	5%	60%	120%	200%
6	-17%	0%	55%	115%	200%
7	-18%	0%	55%	115%	200%
8	-19%	0%	55%	115%	200%
9 +	-20%	-20%	30%	100%	200%

BASIC PREMIUM ADJUSTMENTS

Hurricane

Consecutive Years Insured with State Farm	Basic Premium Adjustment				
	Number of Qualified Paid Claims in the Last 3 Years				
	0	1	2	3	4 +
0 - 2 with Prior Claims	0%	15%	70%	130%	200%
0 without Prior Claims	-7%	10%	65%	125%	200%
1 without Prior Claims	-7%	10%	65%	125%	200%
2 without Prior Claims	-7%	10%	65%	125%	200%
3	-13%	5%	60%	120%	200%
4	-13%	5%	60%	120%	200%
5	-13%	5%	60%	120%	200%
6	-15%	0%	55%	115%	200%
7	-15%	0%	55%	115%	200%
8	-15%	0%	55%	115%	200%
9 +	-20%	-20%	30%	100%	200%

A **prior claim** exists whenever the named insureds/applicants have had any losses pertaining to the personal residence or claims covered under personal residence insurance (Homeowners, Condominium Unitowners, Renters, Manufactured Home, or Farm/Ranch) in the last 5 years prior to being insured with State Farm. A claim during the 5 year period prior to being insured with State Farm will not be considered a prior claim so long as the claim arose from an incident in which there was no damage or injury.

BASIC PREMIUM ADJUSTMENTS

HOME/AUTO DISCOUNT

The basic premium shall be reduced by the following if the named insured is also the named insured on a private passenger automobile policy written as voluntary business by State Farm.

Non-Hurricane

Coverage	Basic Premium Adjustment
Homeowners	-35%
Renters and Condominium Unitowners	-25%

Hurricane

Coverage	Basic Premium Adjustment
Homeowners, Renters and Condominium Unitowners	-25%

Note: The following vehicles are not qualifying policies for this discount:

- Motor homes, Truck or Van Campers (Recreational Use)
- Motorcycles, Motorscooters, and Motorized bicycles
- Antique and Classic Automobiles and Replicas
- Fleets insured under the provisions of the Experience Rating Plan
- Recreational vehicles
- Driver Training Automobiles
- Funeral Directors' Automobiles
- Automobiles Leased to United States Government Agencies
- Named Non-Owner and Employers Non-Ownership Liability/Hired Cars

BASIC PREMIUM ADJUSTMENTS

UTILITIES RATING PLAN (Homeowners Only)

The following adjustment applies to the basic premium depending on the calendar year that the dwelling was completed and first occupied **or** the calendar year that utilities were updated. If the year first occupied is different than the year completed, the later year is used in determination of the applicable premium adjustment. If the utilities were updated in different years, then the premium adjustment is based on the earliest year in which any one of the utilities was updated.

For utilities to be considered completely updated and qualify for the discount, **all** of the following must be updated by qualified contractors with all work conforming to local code requirements:

- A. Plumbing - improvements should include the installation of new water lines within the structure and plumbing fixtures.
- B. Electrical service - improvements should include the replacement of fuse or breaker boxes, switches, fixtures, and wiring.
- C. Heating and cooling system - improvements should include furnace and air-conditioning replacement, or replacement of burners on furnaces and compressors on central air-conditioning systems.

Non-Hurricane

For Homes Completed and Occupied or Utilities Updated	Basic Premium Adjustment
During current calendar year	-40%
One year preceding current calendar year	-37%
Two years preceding current calendar year	-34%
Three years preceding current calendar year	-31%
Four years preceding current calendar year	-28%
Five years preceding current calendar year	-25%
Six years preceding current calendar year	-22%
Seven years preceding current calendar year	-19%
Eight years preceding current calendar year	-16%
Nine years preceding current calendar year	-13%
Ten years preceding current calendar year	-11%
Eleven years preceding current calendar year	-9%
Twelve years preceding current calendar year	-7%
Thirteen years preceding current calendar year	-5%
Fourteen years preceding current calendar year	-3%
Fifteen years preceding current calendar year	-1%
Sixteen years or more preceding current calendar year	0%

Hurricane

BASIC PREMIUM ADJUSTMENTS

For Homes Completed and Occupied or Utilities Updated	Basic Premium Adjustment
During current calendar year	-40%
One year preceding current calendar year	-37%
Two years preceding current calendar year	-34%
Three years preceding current calendar year	-31%
Four years preceding current calendar year	-28%
Five years preceding current calendar year	-25%
Six years preceding current calendar year	-22%
Seven years preceding current calendar year	-19%
Eight years preceding current calendar year	-16%
Nine years preceding current calendar year	-13%
Ten years preceding current calendar year	-11%
Eleven years preceding current calendar year	-9%
Twelve years preceding current calendar year	-7%
Thirteen years preceding current calendar year	-5%
Fourteen years preceding current calendar year	-3%
Fifteen years preceding current calendar year	-1%
Sixteen years or more preceding current calendar year	0%

Note: A dwelling under construction shall receive the same discount as would a home completed and occupied during the current calendar year. The Coverage A amount for a dwelling under construction should equal 100% of the completed dwelling replacement cost.

BASIC PREMIUM ADJUSTMENTS

HOME ALERT PROTECTION

The following discounts apply to the basic premium for fire and burglary prevention efforts by the policyholder:

Non-Hurricane

Description	Basic Premium Adjustment	
	Homeowners	Renters and Condominium Unitowners
Fire or Smoke Local Alarm	N/A	-2%
Burglar Alarm System	N/A	-3%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) telephone dialer	N/A	-4%
Fire or Smoke Local Alarm and Burglar Alarm System	N/A	-5%
Fire or Smoke Local Alarm, Dead Bolt Locks and Fire Extinguisher	N/A	-5%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) telephone dialer, Dead Bolt Locks and Fire Extinguisher	-2%	-6%
Burglar Alarm System, Fire or Smoke Local Alarm, Dead Bolt Locks and Fire Extinguisher	-2%	-6%
Fire and/or Burglar Alarm reporting to either Fire Dept., Police Dept. or Central Station, Dead Bolt Locks and Fire Extinguisher	-10%	-10%

Hurricane

Description	Basic Premium Adjustment	
	Homeowners	Renters and Condominium Unitowners
Fire or Smoke Local Alarm	N/A	-2%
Burglar Alarm System	N/A	-3%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) telephone dialer	N/A	-4%
Fire or Smoke Local Alarm and Burglar Alarm System	N/A	-5%
Fire or Smoke Local Alarm, Dead Bolt Locks and Fire Extinguisher	N/A	-5%
Fire or Smoke Detectors which also activate either a digital dialer or a voice synthesized (not tape) telephone dialer, Dead Bolt Locks and Fire Extinguisher	0%	-6%
Burglar Alarm System, Fire or Smoke Local Alarm, Dead Bolt Locks and Fire Extinguisher	0%	-6%
Fire and/or Burglar Alarm reporting to either Fire Dept., Police Dept. or Central Station, Dead Bolt Locks and Fire Extinguisher	-5%	-10%

BASIC PREMIUM ADJUSTMENTS

Telephone dialer discounts do not apply in areas where dialers are prohibited by ordinance or law.

Only one discount from the above schedule may be applied per policy. No combination of discounts, other than shown, is permitted.

BASIC PREMIUM ADJUSTMENTS

AUTOMATIC SPRINKLER DISCOUNT

The following discounts apply to the basic premium for automatic sprinkler systems in the dwelling:

Non-Hurricane

Description	Basic Premium Adjustment
Automatic sprinklers in all areas including bathrooms, attics, closets, and attached structures	-10%
Automatic sprinklers totally or partially omitted in bathrooms, attics, closets, and attached structures	-5%

Hurricane

Description	Basic Premium Adjustment
Automatic sprinklers in all areas including bathrooms, attics, closets, and attached structures	-5%
Automatic sprinklers totally or partially omitted in bathrooms, attics, closets, and attached structures	0%

LOSS SETTLEMENT - PERSONAL PROPERTY

A. Homeowners

Losses for personal property are settled on either a limited replacement cost without deduction for depreciation or a depreciated loss settlement basis depending on the insured's coverage selections. The basic Coverage B limit is also based on these coverage selections. The following chart summarizes these options:

Loss Settlement Provision	Basis of Loss Settlement	Coverage B
B1	Limited Replacement Cost	75% of Coverage A
B2	Depreciated Loss Settlement	55% of Coverage A

1. Dwellings insured for at least 80% of replacement cost

When the dwelling is insured for at least 80% of replacement cost, personal property losses are settled according to the Loss Settlement Provision B1. The basic premiums contemplate this coverage, but this basic coverage can be changed to a depreciated loss settlement basis for a premium discount. The selection of depreciated loss settlement coverage also reduces the Coverage B limit from 75% to 55% of the Coverage A limit.

Non-Hurricane

Basic Premium Adjustment
-5%

Hurricane

Basic Premium Adjustment
-5%

ACTIVATE: Loss Settlement Provision B2 - Depreciated Loss Settlement

2. Dwellings insured for less than 80% of replacement cost

When the dwelling is insured for less than 80% of replacement cost, personal property losses are settled according to Loss Settlement Provision B2. The basic premiums (after adjustment for Insurance to Replacement Cost) contemplate this coverage. This basic coverage can be changed to a limited replacement cost basis for a premium charge. The selection of limited replacement cost coverage also increases the Coverage B limit from 55% to 75% of the Coverage A limit.

Non-Hurricane

BASIC PREMIUM ADJUSTMENTS

Basic Premium Adjustment	Minimum Adjustment
10%	\$23

Hurricane

Basic Premium Adjustment	Minimum Adjustment
10%	\$1

ACTIVATE: Loss Settlement Provision B1 - Limited Replacement Cost

B. Renters and Condominium Unitowners

The basic premiums contemplate loss settlement on a replacement cost less depreciation basis (Loss Settlement Provision B2). The Limited Replacement Cost Option is available only when Inflation Coverage applies to the policy.

The additional premium for this coverage shall be determined by applying the following percentage charge to the basic premium.

Non-Hurricane

Basic Premium Adjustment	Minimum Adjustment
24%	\$24

Hurricane

Basic Premium Adjustment	Minimum Adjustment
24%	\$1

ACTIVATE: Loss Settlement Provision B1 - Limited Replacement Cost

BASIC PREMIUM ADJUSTMENTS

REPLACEMENT COST - COMMON CONSTRUCTION (Homeowners Only)

The loss settlement provision for Coverage A may be revised to provide for repair or replacement with commonly used materials. The basic premiums contemplate this coverage if the home is insured for an amount less than 80% of the replacement cost. For homes insured for at least 80% of replacement cost, the following adjustment applies to the basic premium.

Non-Hurricane

Basic Premium Adjustment
-10%

Hurricane

Basic Premium Adjustment
-10%

ACTIVATE: *Loss Settlement Provision A2 - Replacement Cost - Common Construction*

BASIC PREMIUM ADJUSTMENTS

WIND MITIGATION DISCOUNT PLAN

Sufficient certification and construction records are required to be submitted by the policyholder prior to application of adjustments associated with this plan. The discount will be effective on the date the inspection was completed or improvements made if documentation is received by State Farm in 60 days or less. If over 60 days, the discount will be effective on the day the documentation is received by State Farm.

The adjustments apply to the Hurricane basic premium only. The adjustments do not apply if Windstorm or Hail exclusion applies.

A. Building Construction Standards

If the home has been designated by the Institute for Business and Home Safety (IBHS) as Fortified...for safer living including the hurricane mitigation section of the program, then a basic premium adjustment applies as shown in the table below. Otherwise, for homes that do not meet this criterion but are built in accordance with the 2006 International Residential Code (IRC) including all hurricane mitigation construction requirements, then a separate basic premium adjustment is applied as shown in the table below.

Fortified for Safer Living	
Zone Group	Basic Premium Adjustment
10, 17, 19	-42%
21, 23	-39%

2006 IRC	
Zone Group	Basic Premium Adjustment
10, 17, 19	-33%
21, 23	-30%

If the home has been designated by the Institute for Business and Home Safety (IBHS) as Fortified for Existing Homes: Hurricane Fortified Bronze, Silver, or Gold then a basic premium adjustment applies as shown in the tables below. (For each of the hurricane levels above, Option 2 of Hurricane Fortified Bronze must be satisfied.)

Fortified for Existing Homes: Hurricane Fortified Bronze	
Zone Group	Basic Premium Adjustment
10, 17, 19	-20%
21, 23	-20%

BASIC PREMIUM ADJUSTMENTS

Fortified for Existing Homes: Hurricane Fortified Silver	
Zone Group	Basic Premium Adjustment
10, 17, 19	-35%
21, 23	-31%

Fortified for Existing Homes: Hurricane Fortified Gold	
Zone Group	Basic Premium Adjustment
10, 17, 19	-36%
21, 23	-33%

B. Opening Protection

The following discount applies to the basic premium for the presence of qualifying opening protection at all exterior envelope openings (such as windows, garage doors, sliding doors, swinging doors, glass block, door sidelights, and skylights) on the dwelling structure. For the discount to apply, the following conditions must be met:

1. All exterior building envelope openings with glazing (e.g. glass) shall have qualifying impact-resistant and wind pressure-resistant opening protection.
2. All exterior building envelope openings without glazing shall have qualifying wind pressure-resistant opening protection.
3. All garage doors (with and without glazing) shall meet or exceed a qualifying minimum pressure resistance.
4. Opening protection must be installed by a qualified contractor, according to the manufacturer's specifications.
5. Impact-resistant protective devices must not be made of wood structural panels, such as OSB or plywood, or be homemade.
6. Multi-unit buildings must be completely protected for an individual unit owner to qualify unless the unit is in a section of the building that is reasonably separated from the remainder of the building and that section is completely protected.

This discount is not available if the Fortified for Safer Living discount applies, if the 2006 IRC discount applies, or if the Fortified for Existing Homes: Hurricane Fortified Silver or Gold discounts apply.

Zone Group	Basic Premium Adjustment
10, 17, 19	-15%

BASIC PREMIUM ADJUSTMENTS

Zone Group	Basic Premium Adjustment
21, 23	-11%

BASIC PREMIUM ADJUSTMENTS

HURRICANE DEDUCTIBLES

Hurricane deductibles are available as shown in the table below. These adjustments apply only to the hurricane basic premiums.

To apply, the hurricane deductible must be greater than the basic policy (all other peril) deductible. Hurricane deductibles are not applicable if the Windstorm or Hail Exclusion applies.

HOMEOWNERS				
Zone(s)	Hurricane Deductible			
	2%	5%	10%	15%
10, 19	-8%	-24%	-40%	-50%
17	-6%	-20%	-34%	-44%
21, 23	-12%	-31%	N/A	N/A
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	-12%	N/A	N/A	N/A

RENTERS				
Zone(s)	Hurricane Deductible			
	2%	5%	10%	15%
10, 19	0%	-19%	-36%	-48%
17	0%	-14%	-28%	-38%

CONDOMINIUM UNITOWNERS				
Zone(s)	Hurricane Deductible			
	2%	5%	10%	15%
10, 19	0%	-19%	-36%	-48%
17	0%	-14%	-28%	-38%

Changes to hurricane deductibles are not permitted mid-term.

ATTACH: Hurricane Duration Deductible Endorsement, FE-3322 - Homeowners

ATTACH: Hurricane Duration Deductible Endorsement, FE-3321 - Renters and Unitowners

BASIC PREMIUM ADJUSTMENTS

WINDSTORM OR HAIL EXCLUSION

If the insured has a policy with the Alabama Beach Pool for the perils of Windstorm and Hail, these perils may be excluded by applying the following discounts to the basic Non-Hurricane premium.

Zone Group	Basic Premium Adjustment		
	Homeowners	Renters	Condominium Unitowners
10, 17, 19	-11%	-1%	-2%

ATTACH: Windstorm or Hail Exclusion Endorsement, FE-7326

BASIC PREMIUM ADJUSTMENTS

DEDUCTIBLES

If the policy does not have a separate hurricane deductible, then the following adjustments apply to the non-hurricane and hurricane premium. Otherwise, these adjustments apply only to the non-hurricane premium.

A. Homeowners

The basic premiums include a 1% all-peril deductible. For other deductibles, apply the adjustment shown in the tables below, based on the Coverage A amount.

Non-Hurricane

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment			
		Policy Deductible			
		1/2%	1% (\$1,000 Minimum)	2%	3%
All Not Specifically Listed	\$1 - \$7,499	N/A	-34%	N/A	N/A
All Not Specifically Listed	\$7,500 - \$14,999	N/A	-27%	N/A	N/A
All Not Specifically Listed	\$15,000 - \$24,999	N/A	-20%	N/A	N/A
All Not Specifically Listed	\$25,000 - \$34,999	N/A	-16%	N/A	N/A
All Not Specifically Listed	\$35,000 - \$44,999	N/A	-12%	N/A	N/A
All Not Specifically Listed	\$45,000 - \$49,999	N/A	-10%	N/A	N/A
All Not Specifically Listed	\$50,000 - \$64,999	N/A	-8%	-9%	-15%
All Not Specifically Listed	\$65,000 - \$74,999	N/A	-4%	-9%	-15%
All Not Specifically Listed	\$75,000 - \$84,999	N/A	-2%	-9%	-15%
All Not Specifically Listed	\$85,000 - \$99,999	N/A	-1%	-9%	-15%
All Not Specifically Listed	\$100,000 - \$199,999	N/A	0%	-9%	-15%
All Not Specifically Listed	\$200,000 - \$99,999,999	9%	0%	-9%	-15%

Non-Hurricane

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment				
		Policy Deductible				
		\$500*	\$1,000	\$2,000	\$5,000**	\$10,000
All Not Specifically Listed	\$1 - \$7,499	-25%	-31%*	-38%*	-49%	N/A
All Not Specifically Listed	\$7,500 - \$14,999	-18%	-25%*	-31%*	-42%	N/A
All Not Specifically Listed	\$15,000 - \$24,999	-10%	-18%	-25%*	-36%	N/A
All Not Specifically Listed	\$25,000 - \$34,999	-4%	-14%	-22%*	-33%	N/A
All Not Specifically Listed	\$35,000 - \$44,999	0%	-10%	-20%	-30%	N/A
All Not Specifically Listed	\$45,000 - \$49,999	2%	-8%	-17%	-28%	N/A
All Not Specifically Listed	\$50,000 - \$64,999	3%	-6%	-15%	-26%	N/A
All Not Specifically Listed	\$65,000 - \$74,999	6%	-2%	-13%	-24%	N/A

BASIC PREMIUM ADJUSTMENTS

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment				
		Policy Deductible				
		\$500*	\$1,000	\$2,000	\$5,000**	\$10,000
All Not Specifically Listed	\$75,000 - \$84,999	8%	0%	-11%	-22%	N/A
All Not Specifically Listed	\$85,000 - \$99,999	9%	1%	-9%	-22%	N/A
All Not Specifically Listed	\$100,000 - \$104,999	11%	2%	-7%	-20%	N/A
All Not Specifically Listed	\$105,000 - \$114,999	13%	3%	-6%	-19%	N/A
All Not Specifically Listed	\$115,000 - \$124,999	15%	4%	-4%	-18%	N/A
All Not Specifically Listed	\$125,000 - \$134,999	16%	5%	-3%	-17%	N/A
All Not Specifically Listed	\$135,000 - \$144,999	18%	6%	-2%	-16%	N/A
All Not Specifically Listed	\$145,000 - \$154,999	20%	7%	-1%	-15%	N/A
All Not Specifically Listed	\$155,000 - \$164,999	22%	8%	0%	-14%	N/A
All Not Specifically Listed	\$165,000 - \$174,999	23%	8%	0%	-14%	N/A
All Not Specifically Listed	\$175,000 - \$184,999	24%	9%	1%	-13%	N/A
All Not Specifically Listed	\$185,000 - \$194,999	25%	10%	2%	-12%	N/A
All Not Specifically Listed	\$195,000 - \$204,999	26%	11%	2%	-10%	-21%
All Not Specifically Listed	\$205,000 - \$214,999	27%	12%	2%	-10%	-20%
All Not Specifically Listed	\$215,000 - \$224,999	28%	13%	3%	-10%	-19%
All Not Specifically Listed	\$225,000 - \$234,999	28%	14%	3%	-8%	-19%
All Not Specifically Listed	\$235,000 - \$244,999	29%	15%	4%	-8%	-18%
All Not Specifically Listed	\$245,000 - \$274,999	30%	15%	4%	-7%	-17%
All Not Specifically Listed	\$275,000 - \$324,999	34%	20%	7%	-4%	-15%
All Not Specifically Listed	\$325,000 - \$374,999	37%	23%	9%	-2%	-13%
All Not Specifically Listed	\$375,000 - \$424,999	39%	26%	11%	0%	-10%
All Not Specifically Listed	\$425,000 - \$474,999	41%	28%	13%	1%	-9%
All Not Specifically Listed	\$475,000 - \$524,999	43%	30%	15%	2%	-7%
All Not Specifically Listed	\$525,000 - \$574,999	44%	32%	18%	3%	-6%
All Not Specifically Listed	\$575,000 - \$624,999	45%	34%	20%	4%	-4%
All Not Specifically Listed	\$625,000 - \$674,999	46%	36%	22%	5%	-3%
All Not Specifically Listed	\$675,000 - \$724,999	47%	37%	23%	6%	-2%
All Not Specifically Listed	\$725,000 - \$750,000	47%	38%	25%	7%	-1%
All Not Specifically Listed	\$750,001 - \$781,499	47%	38%	25%	7%	-1%
All Not Specifically Listed	\$781,500 - \$843,999	48%	40%	26%	8%	0%
All Not Specifically Listed	\$844,000 - \$906,499	50%	41%	28%	9%	1%
All Not Specifically Listed	\$906,500 - \$968,999	51%	42%	29%	10%	1%
All Not Specifically Listed	\$969,000 - \$1,062,499	53%	43%	30%	11%	2%
All Not Specifically Listed	\$1,062,500 - \$1,187,499	56%	44%	32%	13%	3%
All Not Specifically Listed	\$1,187,500 - \$1,312,499	57%	45%	35%	15%	4%
All Not Specifically Listed	\$1,312,500 - \$1,437,499	60%	46%	37%	18%	6%
All Not Specifically Listed	\$1,437,500 - \$1,562,499	61%	47%	38%	20%	7%
All Not Specifically Listed	\$1,562,500 - \$1,687,499	62%	48%	40%	22%	8%
All Not Specifically Listed	\$1,687,500 - \$1,812,499	63%	50%	41%	23%	9%

BASIC PREMIUM ADJUSTMENTS

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment				
		Policy Deductible				
		\$500*	\$1,000	\$2,000	\$5,000**	\$10,000
All Not Specifically Listed	\$1,812,500 - \$1,937,499	65%	51%	42%	25%	10%
All Not Specifically Listed	\$1,937,500 - \$2,124,999	67%	53%	43%	26%	11%
All Not Specifically Listed	\$2,125,000 - \$2,374,999	69%	56%	44%	28%	13%
All Not Specifically Listed	\$2,375,000 - \$2,749,999	71%	57%	45%	30%	15%
All Not Specifically Listed	\$2,750,000 - \$3,249,999	75%	61%	47%	34%	20%
All Not Specifically Listed	\$3,250,000 - \$3,749,999	79%	63%	50%	37%	23%
All Not Specifically Listed	\$3,750,000 - \$4,249,999	81%	67%	53%	39%	26%
All Not Specifically Listed	\$4,250,000 - \$4,749,999	85%	69%	56%	41%	28%
All Not Specifically Listed	\$4,750,000 - \$99,999,999	87%	71%	57%	43%	30%

Hurricane

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment			
		Policy Deductible			
		1/2%	1% (\$1,000 Minimum)	2%	3%
10, 19	\$1 - \$7,499	N/A	-50%	N/A	N/A
10, 19	\$7,500 - \$14,999	N/A	-40%	N/A	N/A
10, 19	\$15,000 - \$24,999	N/A	-24%	N/A	N/A
10, 19	\$25,000 - \$34,999	N/A	-14%	N/A	N/A
10, 19	\$35,000 - \$44,999	N/A	-11%	N/A	N/A
10, 19	\$45,000 - \$49,999	N/A	-9%	N/A	N/A
10, 19	\$50,000 - \$64,999	N/A	-6%	-8%	-14%
10, 19	\$65,000 - \$74,999	N/A	-3%	-8%	-14%
10, 19	\$75,000 - \$84,999	N/A	-2%	-8%	-14%
10, 19	\$85,000 - \$99,999	N/A	-1%	-8%	-14%
10, 19	\$100,000 - \$199,999	N/A	0%	-8%	-14%
10, 19	\$200,000 - \$99,999,999	5%	0%	-8%	-14%

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment			
		Policy Deductible			
		1/2%	1% (\$1,000 Minimum)	2%	3%
17	\$1 - \$7,499	N/A	-44%	N/A	N/A
17	\$7,500 - \$14,999	N/A	-34%	N/A	N/A

BASIC PREMIUM ADJUSTMENTS

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment			
		Policy Deductible			
		1/2%	1% (\$1,000 Minimum)	2%	3%
17	\$15,000 - \$24,999	N/A	-20%	N/A	N/A
17	\$25,000 - \$34,999	N/A	-11%	N/A	N/A
17	\$35,000 - \$44,999	N/A	-9%	N/A	N/A
17	\$45,000 - \$49,999	N/A	-7%	N/A	N/A
17	\$50,000 - \$64,999	N/A	-4%	-6%	-11%
17	\$65,000 - \$74,999	N/A	-3%	-6%	-11%
17	\$75,000 - \$84,999	N/A	-2%	-6%	-11%
17	\$85,000 - \$99,999	N/A	-1%	-6%	-11%
17	\$100,000 - \$199,999	N/A	0%	-6%	-11%
17	\$200,000 - \$99,999,999	4%	0%	-6%	-11%

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment			
		Policy Deductible			
		1/2%	1% (\$1,000 Minimum)	2%	3%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$1 - \$7,499	N/A	-60%	N/A	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$7,500 - \$14,999	N/A	-48%	N/A	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$15,000 - \$24,999	N/A	-31%	N/A	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$25,000 - \$34,999	N/A	-20%	N/A	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$35,000 - \$44,999	N/A	-16%	N/A	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$45,000 - \$49,999	N/A	-13%	N/A	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$50,000 - \$64,999	N/A	-9%	-12%	-20%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$65,000 - \$74,999	N/A	-5%	-12%	-20%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$75,000 - \$84,999	N/A	-3%	-12%	-20%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$85,000 - \$99,999	N/A	-1%	-12%	-20%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$100,000 - \$199,999	N/A	0%	-12%	-20%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$200,000 - \$99,999,999	9%	0%	-12%	-20%

BASIC PREMIUM ADJUSTMENTS

Hurricane

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment				
		Policy Deductible				
		\$500*	\$1,000	\$2,000	\$5,000**	\$10,000
10, 19	\$1 - \$7,499	-38%	-48%*	-63%*	-84%	N/A
10, 19	\$7,500 - \$14,999	-22%	-38%*	-48%*	-69%	N/A
10, 19	\$15,000 - \$24,999	-9%	-22%	-38%*	-54%	N/A
10, 19	\$25,000 - \$34,999	-3%	-12%	-27%*	-48%	N/A
10, 19	\$35,000 - \$44,999	0%	-9%	-22%	-43%	N/A
10, 19	\$45,000 - \$49,999	2%	-7%	-18%	-39%	N/A
10, 19	\$50,000 - \$64,999	3%	-4%	-14%	-34%	N/A
10, 19	\$65,000 - \$74,999	5%	-1%	-11%	-29%	N/A
10, 19	\$75,000 - \$84,999	6%	0%	-9%	-26%	N/A
10, 19	\$85,000 - \$99,999	6%	1%	-7%	-24%	N/A
10, 19	\$100,000 - \$104,999	7%	2%	-6%	-22%	N/A
10, 19	\$105,000 - \$114,999	8%	3%	-5%	-20%	N/A
10, 19	\$115,000 - \$124,999	8%	4%	-3%	-18%	N/A
10, 19	\$125,000 - \$134,999	9%	4%	-2%	-16%	N/A
10, 19	\$135,000 - \$144,999	9%	5%	-1%	-15%	N/A
10, 19	\$145,000 - \$154,999	9%	5%	-1%	-14%	N/A
10, 19	\$155,000 - \$164,999	10%	6%	0%	-13%	N/A
10, 19	\$165,000 - \$174,999	10%	6%	1%	-12%	N/A
10, 19	\$175,000 - \$184,999	10%	6%	1%	-11%	N/A
10, 19	\$185,000 - \$194,999	10%	7%	2%	-10%	N/A
10, 19	\$195,000 - \$204,999	11%	7%	2%	-9%	-22%
10, 19	\$205,000 - \$214,999	11%	7%	2%	-8%	-21%
10, 19	\$215,000 - \$224,999	11%	8%	3%	-8%	-20%
10, 19	\$225,000 - \$234,999	11%	8%	3%	-7%	-19%
10, 19	\$235,000 - \$244,999	11%	8%	4%	-7%	-18%
10, 19	\$245,000 - \$274,999	11%	9%	4%	-5%	-16%
10, 19	\$275,000 - \$324,999	12%	9%	5%	-3%	-14%
10, 19	\$325,000 - \$374,999	12%	10%	6%	-1%	-11%
10, 19	\$375,000 - \$424,999	12%	11%	7%	0%	-9%
10, 19	\$425,000 - \$474,999	12%	11%	8%	1%	-7%
10, 19	\$475,000 - \$524,999	13%	11%	8%	2%	-6%
10, 19	\$525,000 - \$574,999	13%	11%	9%	3%	-5%
10, 19	\$575,000 - \$624,999	13%	12%	9%	4%	-3%
10, 19	\$625,000 - \$674,999	13%	12%	10%	4%	-2%
10, 19	\$675,000 - \$724,999	13%	12%	10%	5%	-1%

BASIC PREMIUM ADJUSTMENTS

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment				
		Policy Deductible				
		\$500*	\$1,000	\$2,000	\$5,000**	\$10,000
10, 19	\$725,000 - \$750,000	13%	12%	10%	5%	-1%
10, 19	\$750,001 - \$781,499	13%	12%	10%	6%	0%
10, 19	\$781,500 - \$843,999	13%	12%	11%	6%	0%
10, 19	\$844,000 - \$906,499	13%	12%	11%	6%	1%
10, 19	\$906,500 - \$968,999	13%	13%	11%	7%	1%
10, 19	\$969,000 - \$1,062,499	13%	13%	11%	7%	2%
10, 19	\$1,062,500 - \$1,187,499	13%	13%	12%	8%	3%
10, 19	\$1,187,500 - \$1,312,499	13%	13%	12%	8%	4%
10, 19	\$1,312,500 - \$1,437,499	13%	13%	12%	9%	5%
10, 19	\$1,437,500 - \$1,562,499	14%	13%	12%	9%	5%
10, 19	\$1,562,500 - \$1,687,499	14%	13%	12%	10%	6%
10, 19	\$1,687,500 - \$1,812,499	14%	13%	12%	10%	6%
10, 19	\$1,812,500 - \$1,937,499	14%	13%	13%	10%	7%
10, 19	\$1,937,500 - \$2,124,999	14%	13%	13%	11%	7%
10, 19	\$2,125,000 - \$2,374,999	14%	13%	13%	11%	8%
10, 19	\$2,375,000 - \$2,749,999	14%	13%	13%	11%	8%
10, 19	\$2,750,000 - \$3,249,999	14%	14%	13%	12%	9%
10, 19	\$3,250,000 - \$3,749,999	14%	14%	13%	12%	10%
10, 19	\$3,750,000 - \$4,249,999	14%	14%	13%	12%	11%
10, 19	\$4,250,000 - \$4,749,999	14%	14%	13%	12%	11%
10, 19	\$4,750,000 - \$99,999,999	14%	14%	13%	13%	11%

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment				
		Policy Deductible				
		\$500*	\$1,000	\$2,000	\$5,000**	\$10,000
17	\$1 - \$7,499	-32%	-42%*	-58%*	-81%	N/A
17	\$7,500 - \$14,999	-18%	-32%*	-42%*	-65%	N/A
17	\$15,000 - \$24,999	-7%	-18%	-32%*	-49%	N/A
17	\$25,000 - \$34,999	-2%	-9%	-23%*	-42%	N/A
17	\$35,000 - \$44,999	0%	-7%	-18%	-37%	N/A
17	\$45,000 - \$49,999	2%	-5%	-14%	-33%	N/A
17	\$50,000 - \$64,999	3%	-2%	-11%	-28%	N/A
17	\$65,000 - \$74,999	4%	-1%	-8%	-24%	N/A
17	\$75,000 - \$84,999	5%	0%	-7%	-22%	N/A
17	\$85,000 - \$99,999	6%	1%	-5%	-20%	N/A
17	\$100,000 - \$104,999	6%	2%	-4%	-18%	N/A

BASIC PREMIUM ADJUSTMENTS

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment				
		Policy Deductible				
		\$500*	\$1,000	\$2,000	\$5,000**	\$10,000
17	\$105,000 - \$114,999	6%	3%	-3%	-16%	N/A
17	\$115,000 - \$124,999	7%	3%	-2%	-14%	N/A
17	\$125,000 - \$134,999	7%	4%	-1%	-13%	N/A
17	\$135,000 - \$144,999	7%	4%	-1%	-12%	N/A
17	\$145,000 - \$154,999	8%	5%	0%	-11%	N/A
17	\$155,000 - \$164,999	8%	5%	0%	-10%	N/A
17	\$165,000 - \$174,999	8%	5%	1%	-9%	N/A
17	\$175,000 - \$184,999	8%	6%	1%	-8%	N/A
17	\$185,000 - \$194,999	8%	6%	2%	-7%	N/A
17	\$195,000 - \$204,999	9%	6%	2%	-7%	-18%
17	\$205,000 - \$214,999	9%	6%	2%	-6%	-17%
17	\$215,000 - \$224,999	9%	6%	3%	-5%	-16%
17	\$225,000 - \$234,999	9%	7%	3%	-5%	-15%
17	\$235,000 - \$244,999	9%	7%	3%	-4%	-14%
17	\$245,000 - \$274,999	9%	7%	4%	-4%	-13%
17	\$275,000 - \$324,999	9%	8%	5%	-2%	-11%
17	\$325,000 - \$374,999	10%	8%	5%	-1%	-8%
17	\$375,000 - \$424,999	10%	9%	6%	0%	-7%
17	\$425,000 - \$474,999	10%	9%	7%	1%	-5%
17	\$475,000 - \$524,999	10%	9%	7%	2%	-4%
17	\$525,000 - \$574,999	10%	9%	7%	3%	-3%
17	\$575,000 - \$624,999	10%	9%	8%	3%	-2%
17	\$625,000 - \$674,999	10%	9%	8%	4%	-1%
17	\$675,000 - \$724,999	10%	10%	8%	4%	-1%
17	\$725,000 - \$750,000	10%	10%	8%	5%	0%
17	\$750,001 - \$781,499	10%	10%	8%	5%	0%
17	\$781,500 - \$843,999	10%	10%	9%	5%	1%
17	\$844,000 - \$906,499	10%	10%	9%	5%	1%
17	\$906,500 - \$968,999	10%	10%	9%	6%	2%
17	\$969,000 - \$1,062,499	11%	10%	9%	6%	2%
17	\$1,062,500 - \$1,187,499	11%	10%	9%	7%	3%
17	\$1,187,500 - \$1,312,499	11%	10%	9%	7%	4%
17	\$1,312,500 - \$1,437,499	11%	10%	10%	7%	4%
17	\$1,437,500 - \$1,562,499	11%	10%	10%	8%	5%
17	\$1,562,500 - \$1,687,499	11%	10%	10%	8%	5%
17	\$1,687,500 - \$1,812,499	11%	10%	10%	8%	5%
17	\$1,812,500 - \$1,937,499	11%	10%	10%	8%	6%
17	\$1,937,500 - \$2,124,999	11%	11%	10%	9%	6%
17	\$2,125,000 - \$2,374,999	11%	11%	10%	9%	7%

BASIC PREMIUM ADJUSTMENTS

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment				
		Policy Deductible				
		\$500*	\$1,000	\$2,000	\$5,000**	\$10,000
17	\$2,375,000 - \$2,749,999	11%	11%	10%	9%	7%
17	\$2,750,000 - \$3,249,999	11%	11%	10%	9%	8%
17	\$3,250,000 - \$3,749,999	11%	11%	10%	10%	8%
17	\$3,750,000 - \$4,249,999	11%	11%	11%	10%	9%
17	\$4,250,000 - \$4,749,999	11%	11%	11%	10%	9%
17	\$4,750,000 - \$99,999,999	11%	11%	11%	10%	9%

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment				
		Policy Deductible				
		\$500*	\$1,000	\$2,000	\$5,000**	\$10,000
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$1 - \$7,499	-46%	-58%*	-68%*	-83%	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$7,500 - \$14,999	-29%	-46%*	-58%*	-73%	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$15,000 - \$24,999	-14%	-29%	-46%*	-61%	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$25,000 - \$34,999	-6%	-18%	-35%*	-57%	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$35,000 - \$44,999	-1%	-14%	-29%	-51%	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$45,000 - \$49,999	2%	-11%	-25%	-47%	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$50,000 - \$64,999	4%	-7%	-21%	-42%	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$65,000 - \$74,999	7%	-3%	-17%	-36%	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$75,000 - \$84,999	9%	-1%	-14%	-33%	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$85,000 - \$99,999	10%	1%	-12%	-31%	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$100,000 - \$104,999	11%	2%	-10%	-29%	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$105,000 - \$114,999	12%	4%	-8%	-27%	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$115,000 - \$124,999	13%	5%	-6%	-24%	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$125,000 - \$134,999	14%	6%	-4%	-23%	N/A

BASIC PREMIUM ADJUSTMENTS

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment				
		Policy Deductible				
		\$500*	\$1,000	\$2,000	\$5,000**	\$10,000
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$135,000 - \$144,999	15%	7%	-3%	-21%	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$145,000 - \$154,999	15%	8%	-2%	-20%	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$155,000 - \$164,999	16%	9%	-1%	-19%	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$165,000 - \$174,999	16%	9%	0%	-18%	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$175,000 - \$184,999	17%	10%	1%	-16%	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$185,000 - \$194,999	17%	11%	1%	-15%	N/A
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$195,000 - \$204,999	18%	11%	2%	-14%	-29%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$205,000 - \$214,999	18%	12%	3%	-13%	-28%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$215,000 - \$224,999	18%	12%	4%	-12%	-27%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$225,000 - \$234,999	18%	13%	4%	-11%	-25%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$235,000 - \$244,999	19%	13%	5%	-11%	-24%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$245,000 - \$274,999	19%	14%	6%	-9%	-23%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$275,000 - \$324,999	20%	15%	8%	-6%	-20%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$325,000 - \$374,999	20%	17%	10%	-3%	-17%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$375,000 - \$424,999	21%	18%	11%	-1%	-14%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$425,000 - \$474,999	21%	18%	12%	1%	-12%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$475,000 - \$524,999	21%	19%	14%	2%	-10%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$525,000 - \$574,999	22%	19%	15%	4%	-8%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$575,000 - \$624,999	22%	20%	15%	5%	-6%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$625,000 - \$674,999	22%	20%	16%	6%	-4%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$675,000 - \$724,999	22%	20%	17%	7%	-3%

BASIC PREMIUM ADJUSTMENTS

Zone Group	Coverage A Amount of Insurance	Basic Premium Adjustment				
		Policy Deductible				
		\$500*	\$1,000	\$2,000	\$5,000**	\$10,000
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$725,000 - \$750,000	22%	20%	17%	8%	-2%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$750,001 - \$781,499	22%	21%	17%	8%	-1%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$781,500 - \$843,999	22%	21%	18%	9%	-1%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$844,000 - \$906,499	23%	21%	18%	10%	0%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$906,500 - \$968,999	23%	21%	18%	10%	1%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$969,000 - \$1,062,499	23%	21%	19%	11%	2%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$1,062,500 - \$1,187,499	23%	22%	19%	12%	4%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$1,187,500 - \$1,312,499	23%	22%	20%	14%	6%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$1,312,500 - \$1,437,499	23%	22%	20%	15%	7%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$1,437,500 - \$1,562,499	23%	22%	21%	15%	8%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$1,562,500 - \$1,687,499	23%	22%	21%	16%	9%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$1,687,500 - \$1,812,499	23%	23%	21%	17%	10%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$1,812,500 - \$1,937,499	23%	23%	21%	17%	10%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$1,937,500 - \$2,124,999	23%	23%	21%	18%	11%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$2,125,000 - \$2,374,999	23%	23%	22%	18%	12%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$2,375,000 - \$2,749,999	23%	23%	22%	19%	14%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$2,750,000 - \$3,249,999	24%	23%	22%	20%	15%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$3,250,000 - \$3,749,999	24%	23%	23%	20%	17%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$3,750,000 - \$4,249,999	24%	23%	23%	21%	18%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$4,250,000 - \$4,749,999	24%	23%	23%	21%	18%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$4,750,000 - \$99,999,999	24%	23%	23%	21%	19%

BASIC PREMIUM ADJUSTMENTS

*Renewals Only

**Renewals Only below \$100,000.

B. Renters and Condominium Unitowners

Non-Hurricane

Zone Group	Policy Deductible	Basic Premium Adjustment
<i>All Not Specifically Listed</i>	\$250*	9%
All Not Specifically Listed	\$500	0%
All Not Specifically Listed	\$1,000	-8%
All Not Specifically Listed	\$2,000	-17%
<i>All Not Specifically Listed</i>	\$5,000	-34%
<i>All Not Specifically Listed</i>	\$10,000	-39%

Hurricane

Zone Group	Coverage B Amount of Insurance	Basic Premium Adjustment					
		Policy Deductible					
		\$250*	\$500	\$1,000	\$2,000	\$5,000	\$10,000
10, 19	\$1 - \$7,499	-17%	-34%	-46%	-61%	-82%	-97%
10, 19	\$7,500 - \$14,999	2%	-17%	-34%	-46%	-67%	-82%
10, 19	\$15,000 - \$24,999	12%	-2%	-17%	-34%	-52%	-67%
10, 19	\$25,000 - \$34,999	14%	5%	-5%	-23%	-46%	-57%
10, 19	\$35,000 - \$44,999	17%	10%	-2%	-17%	-40%	-52%
10, 19	\$45,000 - \$49,999	19%	12%	1%	-12%	-35%	-50%
10, 19	\$50,000 - \$64,999	20%	14%	5%	-8%	-30%	-47%
10, 19	\$65,000 - \$74,999	22%	16%	8%	-4%	-24%	-44%
10, 19	\$75,000 - \$84,999	23%	17%	10%	-2%	-21%	-40%
10, 19	\$85,000 - \$99,999	23%	18%	11%	0%	-19%	-37%
10, 19	\$100,000 - \$104,999	24%	19%	12%	2%	-17%	-34%
10, 19	\$105,000 - \$114,999	24%	20%	13%	4%	-14%	-31%
10, 19	\$115,000 - \$124,999	25%	21%	14%	5%	-12%	-28%
10, 19	\$125,000 - \$134,999	25%	21%	15%	7%	-10%	-26%
10, 19	\$135,000 - \$144,999	25%	22%	16%	8%	-8%	-24%
10, 19	\$145,000 - \$154,999	26%	22%	17%	9%	-7%	-23%
10, 19	\$155,000 - \$164,999	26%	23%	17%	10%	-6%	-21%

BASIC PREMIUM ADJUSTMENTS

Zone Group	Coverage B Amount of Insurance	Basic Premium Adjustment					
		Policy Deductible					
		\$250*	\$500	\$1,000	\$2,000	\$5,000	\$10,000
10, 19	\$165,000 - \$174,999	26%	23%	18%	10%	-5%	-20%
10, 19	\$175,000 - \$184,999	26%	23%	18%	11%	-3%	-19%
10, 19	\$185,000 - \$194,999	26%	24%	19%	11%	-2%	-18%
10, 19	\$195,000 - \$204,999	27%	24%	19%	12%	-2%	-17%
10, 19	\$205,000 - \$214,999	27%	24%	19%	13%	-1%	-16%
10, 19	\$215,000 - \$224,999	27%	24%	20%	13%	0%	-14%
10, 19	\$225,000 - \$234,999	27%	25%	20%	14%	1%	-13%
10, 19	\$235,000 - \$244,999	27%	25%	21%	14%	1%	-12%
10, 19	\$245,000 - \$274,999	27%	25%	21%	15%	3%	-10%
10, 19	\$275,000 - \$99,999,999	27%	26%	22%	17%	5%	-7%

Zone Group	Coverage B Amount of Insurance	Basic Premium Adjustment					
		Policy Deductible					
		\$250*	\$500	\$1,000	\$2,000	\$5,000	\$10,000
17	\$1 - \$7,499	-12%	-26%	-36%	-54%	-79%	-97%
17	\$7,500 - \$14,999	2%	-12%	-26%	-36%	-61%	-79%
17	\$15,000 - \$24,999	9%	-1%	-12%	-26%	-43%	-61%
17	\$25,000 - \$34,999	10%	4%	-3%	-17%	-36%	-49%
17	\$35,000 - \$44,999	12%	7%	-1%	-12%	-31%	-43%
17	\$45,000 - \$49,999	13%	9%	1%	-8%	-27%	-40%
17	\$50,000 - \$64,999	14%	10%	4%	-5%	-22%	-38%
17	\$65,000 - \$74,999	14%	11%	6%	-2%	-18%	-36%
17	\$75,000 - \$84,999	15%	12%	7%	-1%	-16%	-31%
17	\$85,000 - \$99,999	15%	13%	8%	1%	-14%	-28%
17	\$100,000 - \$104,999	16%	13%	9%	2%	-12%	-26%
17	\$105,000 - \$114,999	16%	13%	10%	3%	-10%	-23%
17	\$115,000 - \$124,999	16%	14%	10%	4%	-8%	-21%
17	\$125,000 - \$134,999	16%	14%	11%	5%	-7%	-20%
17	\$135,000 - \$144,999	16%	14%	11%	6%	-6%	-18%
17	\$145,000 - \$154,999	16%	15%	12%	7%	-5%	-17%
17	\$155,000 - \$164,999	16%	15%	12%	7%	-4%	-16%
17	\$165,000 - \$174,999	17%	15%	12%	8%	-3%	-14%
17	\$175,000 - \$184,999	17%	15%	13%	8%	-2%	-14%
17	\$185,000 - \$194,999	17%	15%	13%	9%	-1%	-13%
17	\$195,000 - \$204,999	17%	16%	13%	9%	-1%	-12%
17	\$205,000 - \$214,999	17%	16%	13%	9%	0%	-11%

BASIC PREMIUM ADJUSTMENTS

Zone Group	Coverage B Amount of Insurance	Basic Premium Adjustment					
		Policy Deductible					
		\$250*	\$500	\$1,000	\$2,000	\$5,000	\$10,000
17	\$215,000 - \$224,999	17%	16%	13%	10%	1%	-10%
17	\$225,000 - \$234,999	17%	16%	14%	10%	1%	-9%
17	\$235,000 - \$244,999	17%	16%	14%	10%	2%	-8%
17	\$245,000 - \$274,999	17%	16%	14%	11%	3%	-7%
17	\$275,000 - \$99,999,999	17%	16%	15%	12%	4%	-5%

Zone Group	Coverage B Amount of Insurance	Basic Premium Adjustment					
		Policy Deductible					
		\$250*	\$500	\$1,000	\$2,000	\$5,000	\$10,000
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$1 - \$7,499	-17%	-34%	-46%	-61%	-82%	-97%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$7,500 - \$14,999	2%	-17%	-34%	-46%	-67%	-82%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$15,000 - \$24,999	12%	-2%	-17%	-34%	-52%	-67%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$25,000 - \$34,999	14%	5%	-5%	-23%	-46%	-57%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$35,000 - \$44,999	17%	10%	-2%	-17%	-40%	-52%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$45,000 - \$49,999	19%	12%	1%	-12%	-35%	-50%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$50,000 - \$64,999	20%	14%	5%	-8%	-30%	-47%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$65,000 - \$74,999	22%	16%	8%	-4%	-24%	-44%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$75,000 - \$84,999	23%	17%	10%	-2%	-21%	-40%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$85,000 - \$99,999	23%	18%	11%	0%	-19%	-37%

BASIC PREMIUM ADJUSTMENTS

Zone Group	Coverage B Amount of Insurance	Basic Premium Adjustment					
		Policy Deductible					
		\$250*	\$500	\$1,000	\$2,000	\$5,000	\$10,000
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$100,000 - \$104,999	24%	19%	12%	2%	-17%	-34%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$105,000 - \$114,999	24%	20%	13%	4%	-14%	-31%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$115,000 - \$124,999	25%	21%	14%	5%	-12%	-28%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$125,000 - \$134,999	25%	21%	15%	7%	-10%	-26%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$135,000 - \$144,999	25%	22%	16%	8%	-8%	-24%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$145,000 - \$154,999	26%	22%	17%	9%	-7%	-23%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$155,000 - \$164,999	26%	23%	17%	10%	-6%	-21%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$165,000 - \$174,999	26%	23%	18%	10%	-5%	-20%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$175,000 - \$184,999	26%	23%	18%	11%	-3%	-19%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$185,000 - \$194,999	26%	24%	19%	11%	-2%	-18%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$195,000 - \$204,999	27%	24%	19%	12%	-2%	-17%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$205,000 - \$214,999	27%	24%	19%	13%	-1%	-16%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$215,000 - \$224,999	27%	24%	20%	13%	0%	-14%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$225,000 - \$234,999	27%	25%	20%	14%	1%	-13%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$235,000 - \$244,999	27%	25%	21%	14%	1%	-12%

BASIC PREMIUM ADJUSTMENTS

Zone Group	Coverage B Amount of Insurance	Basic Premium Adjustment					
		Policy Deductible					
		\$250*	\$500	\$1,000	\$2,000	\$5,000	\$10,000
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$245,000 - \$274,999	27%	25%	21%	15%	3%	-10%
21, 23, 31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	\$275,000 - \$99,999,999	27%	26%	22%	17%	5%	-7%

*Renewals Only

BUILDING ORDINANCE OR LAW COVERAGE

A. Homeowners

A Homeowners policy provides coverage for contingent liability due to the operation of building laws equal to 10% of the Coverage A limit. Loss under Coverage A will be settled on the basis of any ordinance or law regulating the construction, repair, or demolition of the building. The amount of coverage provided may be increased by application of the following charge. To determine the appropriate adjustment, apply the basic premium adjustment to the total (hurricane and non-hurricane) premium, round to the nearest dollar, and add to the non-hurricane premium.

Percentage of Coverage A Limit	Basic Premium Adjustment	Minimum Adjustment
25%	3%	\$5
50%	8%	\$15

ACTIVATE: Option OL in the Policy

B. Condominium Unitowners

A Condominium Unitowners policy may be endorsed to cover contingent liability due to the operation of building laws by application of the following charge to the basic premium. Loss under Coverage A will be settled on the basis of any ordinance or law regulating the construction, repair, or demolition of the building. The amount of coverage provided will be the greater of \$1,000 or 10% of the building property limit of liability. To determine the appropriate adjustment, apply the basic premium adjustment to the total (hurricane and non-hurricane) premium, round to the nearest dollar, and add to the non-hurricane premium.

Basic Premium Adjustment	Minimum Adjustment
2%	\$10

ATTACH: Building Ordinance or Law Coverage Endorsement, FE-7759

DISCOUNTS, CHARGES, AND OPTIONS

All discounts, charges, and options are to be applied to the basic premium as developed after applicable adjustments from the Basic Premium Adjustments section. Percentage discounts, charges, and options are to be applied to this basic premium prior to any adjustment for flat dollar discounts, charges, and options. Round each adjustment to the nearest dollar. The policy minimum premium applies to the policy premium after adjustments for discounts, charges, and options.

ADDITIONAL INSURED

A. Sections I and II - Co-owner or Additional Insured

The interest of a co-owner or another additional insured with an interest only in the residence premises may be covered for no additional premium.

1. Occupant - Co-owner

A Homeowners policy can be issued to the co-owner of a one or two family dwelling if each of the co-owners occupying the building lives in independently separate premises. A separate Homeowners policy can be issued to the other co-owner.

2. Non-occupant - Co-owner

Interests of a non-occupant, other than a contractor, may be covered in the event of joint ownership in the dwelling.

3. Other Additional Insureds

The interest of an additional insured with an interest only in the residence premises may be covered.

ACTIVATE: Option AI in the Policy.

B. Section I only - Contractor

The interest of a contractor in the building may be covered for no additional premium.

ATTACH: Contractors' Interest Endorsement, FE-7302

C. Sections I and II - Association

The interest of a Homeowners/Condominium Association may be covered for no additional premium.

ATTACH: Additional Insured Endorsement (Homeowners/Condominium Associations), FE-5262

D. Section II only - Special Event

The Section II interest of an additional insured arising from a special event may be covered for the following additional fully earned premium.

DISCOUNTS, CHARGES, AND OPTIONS

Liability Limit	Premium
\$100,000	\$25
\$300,000	\$30
\$500,000	\$35
\$1,000,000	\$50
\$2,000,000	\$75
\$3,000,000	\$105
\$4,000,000	\$125
\$5,000,000	\$140

ATTACH: Additional Insured - Special Event Endorsement (Section II), FE-5263

E. Sections I and II - Additional Insured

The interest of an additional insured, not described elsewhere in this section, may be covered for no additional premium.

ATTACH: Additional Insured Endorsement, FE-5267

DISCOUNTS, CHARGES, AND OPTIONS

ADULT FAMILY HOME COVERAGE

When the insured provides adult care services in the dwelling, Section II coverage should be provided. The following additional premiums apply:

<i>Liability Limit</i>		<i>Number of Adults Cared For</i>					
<i>Occurrence</i>	<i>Aggregate</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
\$100,000	\$100,000	\$60	\$120	\$180	\$280	\$400	\$540
\$300,000	\$300,000	\$65	\$130	\$195	\$300	\$425	\$570

The selected liability limit must coincide with the policy Section II limit. The above charges apply regardless of Medical Payments limits.

To reinstate the aggregate limit, refer to Company.

ATTACH: Adult Family Home Coverage Endorsement, FE-7766

DISCOUNTS, CHARGES, AND OPTIONS

BACK-UP OF SEWERS OR DRAINS

Coverage may be provided for loss caused by water which backs up through sewers or drains including sump pumps, sump pump wells, or any type system designed to remove subsurface water. The following options are available:

BACK-UP OF SEWERS OR DRAINS - \$10,000 Limit/Listed Contents

A coverage limit of \$10,000 is provided for the dwelling and the following personal property items:

- Clothes washers and dryers
- Food freezers and the food in them
- Refrigerators
- Ranges
- Portable dishwashers
- Dehumidifiers

A \$1,000 deductible or the policy deductible, whichever is higher, applies to loss under this endorsement.

Premium		
Homeowners	Renters	Condominium Unitowners
\$15	\$3	\$5

ATTACH: Back-up of Sewer or Drain Endorsement (\$10,000 Limit), FE-5706

DISCOUNTS, CHARGES, AND OPTIONS

BUSINESS PROPERTY - INCREASED LIMITS

The policy provides \$1,500 on premises coverage and \$750 off premises coverage for personal property intended for use in a business. Coverage for merchandise held as samples or for sale or for delivery is included. Coverage is not provided for electronic data processing equipment or the recording or storage media used with that equipment.

On premises coverage can be increased to \$2,500 or \$5,000 for the following additional premium.

Limit	Premium
\$2,500	\$10
\$5,000	\$18

ACTIVATE: Option BP in the Policy. Limits will be shown on the Declarations Page.

DISCOUNTS, CHARGES, AND OPTIONS

BUSINESS PURSUITS

The Section II Liability protection may be extended to certain occupations. The occupations which may be covered are as follows:

- A. Clerical Office Employees engaged wholly in office work
- B. Salespersons, Collectors, or Messengers
- C. Teachers - including Liability for Corporal Punishment
- D. School Administrators

This coverage does not replace Professional Liability Coverage.

This option does not provide coverage for loss in connection with a business owned or financially controlled by the insured or by a partnership of which the insured is a member.

Only one charge applies per policy.

Liability Limit	Premium
\$100,000	\$7
\$300,000	\$9
\$500,000	\$10
\$1,000,000	\$12
\$2,000,000	\$19
\$3,000,000	\$26
\$4,000,000	\$34
\$5,000,000	\$41

The selected liability limit must coincide with the policy Section II limit. The above charges apply regardless of Medical Payments limits.

ACTIVATE: Option BU in the Policy.

DISCOUNTS, CHARGES, AND OPTIONS

CHILD CARE

When the insured provides babysitting care in the dwelling, Section II coverage should be provided. The following additional premiums apply:

Liability Limit		Number of Children Cared For			
Occurrence	Aggregate	1 - 3	4	5	6
\$100,000	\$100,000	\$60	\$90	\$120	\$150
\$300,000	\$300,000	\$78	\$115	\$155	\$200
\$500,000	\$500,000	\$90	\$135	\$180	\$225
\$1,000,000	\$1,000,000	\$110	\$160	\$220	\$270
\$2,000,000	\$2,000,000	\$176	\$256	\$352	\$432
\$3,000,000	\$3,000,000	\$242	\$352	\$484	\$594
\$4,000,000	\$4,000,000	\$308	\$448	\$616	\$756
\$5,000,000	\$5,000,000	\$374	\$544	\$748	\$918

The selected liability limit must coincide with the policy Section II limit. The above charges apply regardless of Medical Payments limits.

To reinstate the aggregate limit, refer to Company.

ATTACH: Child Care Liability Endorsement, FE-5268

DISCOUNTS, CHARGES, AND OPTIONS

CONDOMINIUMS BUILDING PROPERTY COVERAGE - INCREASED LIMITS

The limit of liability for Condominium Unitowners Building Property (Coverage A) can be increased.

Non-Hurricane

Zone	Each Additional \$1,000 - Add:
All Not Specifically Listed	\$1.72

Hurricane

Zone	Each Additional \$1,000 - Add:
10, 17, 19	\$0.50
21, 23	\$0.20
31, 33, 41, 43, 44, 45, 46, 47, 48, 51, 53, 55	N/A

DISCOUNTS, CHARGES, AND OPTIONS

COVERAGE B - INCREASED LIMITS (Homeowners Only)

The Coverage B amount for personal property can be increased.

Non-Hurricane

Zone Group	Each Additional \$1,000 - Add:
All Not Specifically Listed	\$0.50

Hurricane

Zone Group	Each Additional \$1,000 - Add:
10, 17, 19	\$0.10

DWELLINGS UNDER CONSTRUCTION**A. Building Materials Theft**

Coverage is available for loss by theft of construction materials from the residence premises. A limit of liability of \$5,000 applies per loss, subject to the policy deductible (\$250 minimum). Coverage will be terminated 180 days after its effective date, or when the dwelling is completed, whichever occurs first.

There will be no refund of premium in the event this endorsement is cancelled.

Limit of Liability	Premium
\$5,000	\$75

ATTACH: Building Materials Theft Endorsement, FE-7531

B. Theft Coverage

Theft coverage in or to a newly constructed dwelling prior to occupancy is available for the following premium. Coverage will not take effect until the dwelling is fully enclosed and capable of being locked.

There will be no refund of premium in the event this endorsement is cancelled.

Premium
\$15

ATTACH: Theft Endorsement, FE-5272

C. Temporary Extension of Coverage (Homeowners Only)

Coverage B and Section II must be extended to the residence where the insured is temporarily residing. Coverage will cease at this temporary residence at the earlier of:

1. The date the new dwelling is occupied.
2. One year from the policy effective date.

There is no charge for this temporary extension.

ATTACH: Dwelling Under Construction Endorsement, FE-7342

EARTHQUAKE DAMAGE ASSUMPTION

Earthquake damage can be covered by the addition of an endorsement. The following provide additional details on this coverage.

EARTHQUAKE DAMAGE ASSUMPTION - RULES**A. Earthquake Zones**

Zone 05 - Entire State

B. Deductible

The earthquake deductible applies separately to Coverage A (Dwelling), Dwelling Extension, Coverage B (Personal Property), and Coverage D (Loss Assessments), subject to a minimum aggregate deductible amount of \$250 in any one occurrence.

Policy Form	Deductible
Homeowners	Percentage of the Coverage A, Coverage B, and Dwelling Extension (other structures) limits of liability (\$250 minimum).
Renters	Percentage of the Coverage B limit of liability (\$250 minimum).
Condominium Unitowners	Percentage of the Coverage A and Coverage B limits of liability (\$250 minimum). A \$100 deductible applies to Coverage D.

C. Exterior Masonry Veneer

The applicable charge for Earthquake Coverage (except for Renters and Condominium Unitowners) depends on whether coverage is provided for exterior masonry veneer.

1. Homeowners

- a. If coverage **is not** desired for exterior masonry veneer (or if the dwelling has no exterior masonry veneer), attach FE-7300 and use the rates for "excluding exterior masonry veneer".
- b. If coverage **is** desired for exterior masonry veneer or if the dwelling is of masonry construction, attach FE-7301 and use the rates for "including exterior masonry veneer and masonry".

2. Renters and Condominium Unitowners

Endorsements and rates for these forms are not affected by exterior masonry veneer considerations.

DISCOUNTS, CHARGES, AND OPTIONS

EARTHQUAKE DAMAGE ASSUMPTION - BASIC RATES

The basic rates provide basic package amounts of coverage. The rates shown below apply per \$1,000 of Coverage A for Homeowners and per \$1,000 of Coverage B for Renters and Condominium Unitowners.

HOMEOWNERS

Zone	Deductible	Rate per \$1,000	
		Excluding Exterior Masonry Veneer	Including Exterior Masonry Veneer and Masonry
5	5%	\$0.23	\$0.27
5	10%	\$0.17	\$0.20
5	15%	\$0.13	\$0.15
5	20%	\$0.10	\$0.11

RENTERS AND CONDOMINIUM UNITOWNERS

Zone	Deductible	Rate per \$1,000
5	5%	\$0.24
5	10%	\$0.16
5	15%	\$0.11
5	20%	\$0.08

ATTACH: Earthquake Endorsement - Excluding Masonry Veneer, FE-7300 **or** Earthquake Endorsement, FE-7301 (Homeowners)

ATTACH: Earthquake Endorsement, FE-7301 (Renters)

ATTACH: Earthquake Endorsement, FE-7310 (Condominium Unitowners)

DISCOUNTS, CHARGES, AND OPTIONS

EARTHQUAKE DAMAGE ASSUMPTION - INCREASED LIMITS

If higher than basic limits are provided for the following types of coverage, additional charges are made according to all applicable rates shown below. These rates apply only to the increased amount of coverage.

HOMEOWNERS - COVERAGE B

Zone	Deductible	Additional Rate per \$1,000
5	5%	\$0.06
5	10%	\$0.05
5	15%	\$0.04
5	20%	\$0.03

HOMEOWNERS - DWELLING EXTENSION

Zone	Deductible	Additional Rate per \$1,000	
		Excluding Exterior Masonry Veneer	Including Exterior Masonry Veneer and Masonry
5	5%	\$0.09	\$0.12
5	10%	\$0.07	\$0.09
5	15%	\$0.05	\$0.07
5	20%	\$0.04	\$0.05

HOMEOWNERS - LOSS ASSESSMENTS

Zone	Deductible	Additional Rate per \$1,000	
		Excluding Exterior Masonry Veneer	Including Exterior Masonry Veneer and Masonry
5	5%	\$0.26	\$0.33
5	10%	\$0.18	\$0.21
5	15%	\$0.13	\$0.16
5	20%	\$0.10	\$0.12

CONDOMINIUM UNITOWNERS - COVERAGE A

Zone	Deductible	Additional Rate per \$1,000
5	5%	\$0.04
5	10%	\$0.03
5	15%	\$0.02

DISCOUNTS, CHARGES, AND OPTIONS

Zone	Deductible	Additional Rate per \$1,000
5	20%	\$0.01

DISCOUNTS, CHARGES, AND OPTIONS

EARTHQUAKE DAMAGE ASSUMPTION - YEAR BUILT ADJUSTMENT

Apply the following factor to the basic Homeowners earthquake premium based upon the age of the dwelling.

Construction Description	Year Built			
	Prior to 1940	1940 - 1949	1950 - 1979	1980 - 1989
Excluding Exterior Masonry Veneer	1.25	1.20	1.20	1.15
Including Exterior Masonry Veneer and Masonry	1.95	1.40	1.20	1.10

DISCOUNTS, CHARGES, AND OPTIONS

FIRE DEPARTMENT SERVICE CHARGE

The Homeowners policy includes a Fire Department Service Charge limit of \$500. Increased limits may be purchased as follows:

Fire Department Service Charge Limit	Premium
\$1,000	\$10
\$1,500	\$20
\$2,000	\$30

ATTACH: Fire Department Service Charge Increase Endorsement (\$1,000 Limit), FE-7473, **or**

ATTACH: Fire Department Service Charge Increase Endorsement (\$1,500 Limit), FE-7474, **or**

ATTACH: Fire Department Service Charge Increase Endorsement (\$2,000 Limit), FE-7475

DISCOUNTS, CHARGES, AND OPTIONS

FIREARMS

The policy provides named peril coverage with a \$2,500 limit on loss by theft of Firearms. Coverage for accidental direct physical loss may be written to provide broader coverage and increase the limit as follows:

Limits for Loss by the Following Perils	Limit Any One Article	Total
Theft	\$2,500	\$5,000
Coverage B Perils (other than Theft)	Coverage B Limit plus \$5,000	Coverage B Limit plus \$5,000
All Other Covered Perils	\$2,500	\$5,000

The following additional premium applies:

Premium
\$12

ACTIVATE: Option FA in the Policy. Limits will be shown on the Declarations Page.

DISCOUNTS, CHARGES, AND OPTIONS

HOME COMPUTERS

The policy provides \$5,000 coverage on electronic data processing equipment including the recording and storage media used with that equipment. This coverage applies to equipment primarily used on premises regardless of whether it is used in a business. Coverage is included for recording or storage media which can be replaced with other of like kind and quality on the open retail market.

This limit can be increased to \$10,000.

Premium
\$15

ACTIVATE: Option HC in the Policy. The limit will be shown on the Declarations Page.

DISCOUNTS, CHARGES, AND OPTIONS

IDENTITY RESTORATION

Coverage may be provided to assist an insured whose identity has been used for fraudulent purposes. There will be no deductible applied to the loss under this endorsement.

Limit	Premium
\$25,000	\$25

The premium developed for Identity Restoration coverage is excluded from the minimum premium calculation.

ATTACH: Identity Restoration Coverage Endorsement, FE-3301

DISCOUNTS, CHARGES, AND OPTIONS

INCIDENTAL BUSINESS

If the insured maintains an incidental office, or a professional or private school or studio in the dwelling, Option IO should be activated. This option provides **additional** Section I coverage of \$5,000 on premises and \$1,000 off premises for equipment, supplies, and furnishings usual and incidental to the business occupancy. No coverage is provided under this option for computers and equipment or merchandise held as samples or for sale.

In addition, Section II coverage is provided for the incidental business. This coverage does not replace professional liability coverage.

The following premiums apply:

Liability Limit	Premium
\$100,000	\$23
\$300,000	\$26
\$500,000	\$29
\$1,000,000	\$34
\$2,000,000	\$54
\$3,000,000	\$75
\$4,000,000	\$95
\$5,000,000	\$116

The selected liability limit must coincide with the policy Section II limit. The above charges apply regardless of Medical Payments limits.

ACTIVATE: Option IO in the Policy.

DISCOUNTS, CHARGES, AND OPTIONS

JEWELRY AND FURS

For gold and silver (other than goldware and silverware), platinum, jewelry, precious and semi-precious stones, watches and furs, three coverages are available as described below:

- Named peril coverage with a \$200 limit on gold, silver, and platinum (other than goldware and silverware) and a \$1,000 limit on loss by theft of jewelry, precious and semi-precious stones, watches and furs.
- Accidental direct physical loss coverage/\$2,500 Option JF limit - see chart below.
- Accidental direct physical loss coverage/\$5,000 Option JF limit - see chart below.

Limits for Loss by the Following Perils	\$2,500 Option JF		\$5,000 Option JF	
	Limit Any One Article	Total	Limit Any One Article	Total
Theft	\$1,500	\$2,500	\$2,500	\$5,000
Coverage B Perils (other than Theft)	Coverage B Limit plus \$2,500	Coverage B Limit plus \$2,500	Coverage B Limit plus \$5,000	Coverage B Limit plus \$5,000
All Other Covered Perils	\$1,500	\$2,500	\$2,500	\$5,000

A. Named Peril Coverage (\$1,000 Theft Limit) - Homeowners Only

For dwellings which are insured for at least 80% of replacement cost, accidental direct physical loss coverage with a \$2,500 theft limit is provided as part of the basic premium. This coverage can be reduced to a named peril basis with a \$1,000 limit on theft for the following premium adjustment. The basic premium for Homeowners policies which are insured for an amount less than 80% of replacement cost and for Renters and Condominium Unitowners reflect the Named Peril (\$1,000 Theft Limit) Coverage - no adjustment applies.

Premium Adjustment
-\$7

ATTACH: Special Limits Endorsement, FE-5258

B. \$2,500 Limit

For Homeowners policies insured for less than 80% of replacement cost and Renters and Condominium Unitowners policies, the basic Named Peril (\$1,000 Theft Limit) coverage can be broadened to an accidental direct physical loss basis (\$2,500 Theft Limit) for the following premium. For a Homeowners policy, if the dwelling is insured for at least 80% of replacement cost, then this coverage is provided as part of the basic premium - no adjustment applies.

Premium
\$20

ACTIVATE: Option JF in the Policy. Limits will be shown on the Declarations Page.

DISCOUNTS, CHARGES, AND OPTIONS

C. \$5,000 Limit

1. Homeowners (insured for less than 80% of Replacement Cost), Renters, and Condominium Unitowners

Premium
\$40

2. Homeowners (insured for at least 80% of Replacement Cost)

Premium
\$30

ACTIVATE: Option JF in the Policy. Limits will be shown on the Declarations Page.

DISCOUNTS, CHARGES, AND OPTIONS

JOINT OWNERSHIP - SEASONAL/SECONDARY DWELLINGS (Homeowners Only)

Homeowners coverage may be provided on jointly owned seasonal/secondary dwellings subject to the following limitations:

- Coverage B is limited to property owned by the named insureds which is used solely in conjunction with the premises and while on the residence premises.
- Section II Liability and Medical Payments to Others is limited to the premises only.

ATTACH: Joint Ownership Endorsement, FE-7566

DISCOUNTS, CHARGES, AND OPTIONS

JOINT UNITOWNERS (Condominium Unitowners Only)

Providing Homeowners coverage on joint unitowners may dictate the attachment of this endorsement which limits coverage in the following areas:

- Coverage B is restricted to property owned by the named insureds which is used solely in conjunction with the premises and while on the residence premises.
- Section II Liability and Medical Payments to Others is restricted to the premises only.

ATTACH: Joint Unitowners Endorsement, FE-7482

LOSS ASSESSMENTS**A. Homeowners**

If the insured is a member of a Homeowners Association, coverage may be purchased for the insured's portion of an assessment against all members of the Association. Coverage applies when the assessment is made in accordance with the governing rules of the Association as a result of:

1. A direct loss to commonly owned property caused by a peril covered under Section I of the policy.
2. An occurrence to which Section II would apply.
3. Damages which the Association may be obligated to pay due to personal injury.

If an earthquake endorsement is attached to the policy, it also applies to this coverage. In this case, a separate charge for Earthquake Loss Assessments must also be made under Earthquake Coverage.

RATES PER \$1,000

Coverage D Amount		
First \$5,000	Next \$20,000	Next \$75,000
\$0.50	\$0.25	\$0.10

ATTACH: Coverage D Loss Assessment Endorsement, FE-5256

B. Condominium Unitowners

The limit of liability for Loss Assessments Coverage (Coverage D) may be increased. The following rates apply:

RATES PER \$1,000

Additional Amount		
First \$5,000	Next \$20,000	Next \$75,000
\$0.53	\$0.26	\$0.11

DISCOUNTS, CHARGES, AND OPTIONS

MEDICAL PAYMENTS - OPTIONAL LIMITS

For other than basic limits, apply the following premium adjustments.

Medical Payments Limit	Premium
\$1,000	Basic
\$2,000	\$3
\$3,000	\$5
\$4,000*	\$7
\$5,000	\$9
\$6,000*	\$11
\$7,000*	\$12
\$8,000*	\$13
\$9,000*	\$14
\$10,000	\$15

*Renewals Only

DISCOUNTS, CHARGES, AND OPTIONS

NURSES' PROFESSIONAL LIABILITY COVERAGE

Liability arising out of nursing activities as a registered nurse, a licensed practical nurse, or a licensed vocational nurse can be covered by the addition of an endorsement.

Only one charge applies per policy.

Liability Limit		Premium
Occurrence	Aggregate	
\$100,000	\$100,000	\$40
\$300,000	\$300,000	\$45
\$500,000	\$500,000	\$50
\$1,000,000	\$1,000,000	\$60
\$2,000,000	\$2,000,000	\$96
\$3,000,000	\$3,000,000	\$132
\$4,000,000	\$4,000,000	\$168
\$5,000,000	\$5,000,000	\$204

The selected liability limit must coincide with the policy Section II limit. To reinstate the aggregate limit, refer to Company.

ATTACH: Nurses' Professional Liability Insurance Endorsement, FE-5257

OFF PREMISES STRUCTURES

A. Coverage may be extended to include structures which are located off premises. Coverage will be provided on an actual cash value basis. Coverage will **not** apply to:

1. Off-premises dwellings, whether or not owner-occupied.
2. Buildings used in whole or in part for business purposes.
3. Buildings which are rented or held for rental unless used solely as a private garage.
4. Structures which were intended for use as a dwelling when originally constructed.
5. Buildings not permanently attached to or otherwise forming a part of the realty.

Premium
\$35

B. Homeowners

Coverage is provided for "accidental direct physical loss". This endorsement does not increase the coverage amount applying to Other Structures. If the total value of Other Structures both on and off premises exceeds 10% of Coverage A, the Dwelling Extension limit may be increased using rates shown for Other Structures - Increased Limits.

ATTACH: Off-Premises Structures Endorsement, FE-5255

C. Renters and Condominium Unitowners

Coverage is provided on the same named peril basis as is currently provided under Coverage B. This endorsement provides a maximum \$15,000 limit of liability. If the total value of Other Structures Off Premises exceeds that amount, refer to Company.

ATTACH: Off-Premises Structures Endorsement, FE-5261

DISCOUNTS, CHARGES, AND OPTIONS

OFF PREMISES STRUCTURES - INCREASED LIMITS (Renters and Condominium Unitowners Only)

If the total value of other structures off premises exceeds \$15,000 use the following rate per additional \$1,000 of coverage.

<i>Rate per \$1,000</i>
\$2.50

ATTACH: *Off-Premises Structures Endorsement, FE-5433*

DISCOUNTS, CHARGES, AND OPTIONS

OTHER STRUCTURES - INCREASED LIMITS (Homeowners Only)

The basic policy provides a limit of liability for other structures equal to 10% of Coverage A. Increased limits can be provided for other structures on the premises. The coverage will be the same as the basic policy and will be rated on the total value of the other structures in excess of 10% of Coverage A.

If an earthquake endorsement is attached to the policy, it applies to this coverage. In this case, a separate charge for Increased Other Structures must also be made under Earthquake Coverage.

Rate per \$1,000
\$2.50

PERSONAL INJURY COVERAGE

Coverage for Personal Injury may be provided under Coverage L - Personal Liability. This coverage includes injury arising out of the following offenses subject to the limitations in the endorsement.

- A. False arrest, detention, imprisonment, eviction, or malicious prosecution
- B. Libel, slander, or defamation of character
- C. Invasion of privacy

The following charges apply per policy.

Liability Limit	Premium
\$100,000	\$10
\$300,000	\$13
\$500,000	\$16
\$1,000,000	\$24
\$2,000,000	\$38
\$3,000,000	\$53
\$4,000,000	\$67
\$5,000,000	\$82

The selected liability limit must coincide with the policy Section II limit.

ATTACH: Personal Injury Endorsement, FE-7468

DISCOUNTS, CHARGES, AND OPTIONS

PERSONAL LIABILITY - OPTIONAL LIMITS

For other than basic limits, apply the following premium adjustments.

Personal Liability Limit	Premium
\$100,000	Basic
\$300,000	\$10
\$500,000	\$17
\$1,000,000	\$35
\$2,000,000	\$53
\$3,000,000	\$74
\$4,000,000	\$88
\$5,000,000	\$98

Limits for all Section II coverages must be equal. The Section II limits for the following coverages should be reviewed if applicable.

1. Incidental Business
2. Child Care
3. Business Pursuits
4. Nurses' Professional Liability
5. Personal Injury
6. Adult Family Home Coverage

DISCOUNTS, CHARGES, AND OPTIONS

RENTAL PERSONAL PROPERTY

Coverage may be provided under Coverage B for property rented or held for rental with the residence premises. Theft coverage for rental property under this endorsement is limited to burglary coverage.

Premium
\$9

ATTACH: Rented Personal Property Endorsement, FE-7453

DISCOUNTS, CHARGES, AND OPTIONS

SILVERWARE AND GOLDWARE

The policy provides named peril coverage with a \$2,500 limit of loss by theft of Silverware and Goldware. This special limit may be increased in increments of \$2,500 for the following additional premiums.

Limit for Loss by Theft	Premium
\$5,000	\$10
\$7,500	\$18
\$10,000	\$25

ACTIVATE: Option SG in the Policy. The limit will be shown on the Declarations Page.

DISCOUNTS, CHARGES, AND OPTIONS

SINKHOLE COLLAPSE COVERAGE (Homeowners Only)

Property may be covered against direct loss caused by sinkhole collapse. Sinkhole Collapse Coverage insures against actual physical damage caused by sudden settlement of the earth supporting the dwelling from subterranean voids created by the action of water on limestone or similar rock formation. The following rates apply to the Coverage A amount.

Rate per \$1,000
\$0.30

ATTACH: Sinkhole Collapse Coverage Endorsement, FE-7318

DISCOUNTS, CHARGES, AND OPTIONS

TEMPORARY RENTAL

The Temporary Rental Endorsement may be attached to provide broader theft and Section II coverage to those who rent out their homes for special events. The following fully earned premium applies:

<i>Premium</i>
\$20

ATTACH: *Temporary Rental Endorsement, FE-3368, for Homeowners policies or*

ATTACH: *Temporary Rental Endorsement, FE-1314, for Renters and Condominium Unitowners policies*

DISCOUNTS, CHARGES, AND OPTIONS

VACANCY COVERAGE

The policy limits coverage for vandalism and glass breakage if the dwelling has been vacant for over 30 days. For an additional fully earned premium, the limitations may be deleted. The following premium will not be refunded if this endorsement is cancelled.

Premium
\$45

ATTACH: Vacancy Endorsement, FE-7470

DISCOUNTS, CHARGES, AND OPTIONS

WATERBED LIABILITY COVERAGE

A policy may be endorsed to pay up to the Coverage L limit of liability all sums for which any insured is legally liable to pay for damage to property of others caused by or arising out of the ownership, maintenance, or use of the owned waterbed. The following premium applies.

Premium
\$25

ATTACH: Waterbed Liability Endorsement, FE-7448